

# SATURDAY NIGHT

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## THE FRONT PAGE—

THERE is a good deal to be said for the cultivation of the oracular style. It has enabled Mr. Herridge to utter the one really emphatic opinion concerning the new trade pacts at Washington that has been uttered by a public man in this Dominion. He says that they mark the downfall of Canada. Being an oracle, Mr. Herridge does not have to elucidate the matter further. Not being an oracle, SATURDAY NIGHT has not that advantage. If we were to say that they mark the downfall of Canada, somebody would inevitably ask us how and why; and we should be hard put to it to explain.

There is no doubt that the Canada-United States agreement offers very large, but possibly temporary, advantages to the basic industries of this Dominion, in the shape of increased access to their most adjacent and in many ways most satisfactory market. There is no doubt that it offers considerable, but possibly temporary, disadvantages to a good many of Canada's protected industries. We say temporary, because there is not and cannot be any guarantee that the agreements will be renewed at the end of the term of three years for which they are effective, and because the fiscal policy of the United States towards Canada has always been somewhat variable and arbitrary.

ON THE other hand, there is a characteristic about this trade agreement which differentiates it from all predecessors. It is not a two-way pact but a three-way pact. It governs the trade relations of the United States not only with Canada but also with Great Britain. There is, we think, considerable reason to hope that the fiscal policy of the United States towards Canada and Great Britain together may be less variable and less arbitrary than it has been towards Canada alone. It is true that the American agreements with Great Britain and with Canada are technically independent of one-another, but practically they are interwoven. If the United States cancels the Canadian one it is practically certain to cancel also the British one, and if it did not, the cancellation of the Canadian one would be a compelling reason for the British government cancelling the British one. The likelihood of even a strongly protectionist Republican administration throwing overboard the whole three-way structure must be considerably less than the likelihood of its ditching a mere Canadian agreement; American exports to Canada have always been felt by Americans to be fairly secure whatever our tariff policy, because of propinquity, style and other considerations, but American exports to Great Britain under a British protective régime are something that is not to be too recklessly sacrificed. It is moreover far from certain that high tariff principles will be as dominant in the reconstructed Republican party as they were in the old one, and only a reconstructed Republican party can defeat the New Deal.

### More Than a Trade Treaty

THIS three-way agreement is in truth much more than a mere trade agreement, and is likely for that reason to be far more durable. It is a definite move in a general drawing together of the great democracies for common action towards the upholding of the way of life to which those nations are dedicated. It is symbolic of an entirely new relationship between the two greatest English-speaking countries, a relationship which would probably develop into an alliance were it not that no alliance is needed. That its negotiation was possible even while the war debt question still remains unsettled is a most striking proof of the tremendous change that has been effected—chiefly by the behavior of Germany—in the feelings of the American people towards Great Britain.

In the cementing of that new relationship certain sacrifices would obviously be necessary on all sides. The sacrifices of some of the protected industries of Canada seem likely to be rather heavy. It is important to remember—though probably not very comforting to the industries themselves—that great sacrifices have in the last ten years been endured by other Canadian interests and classes and sections, as a result of conditions which were not directly made by the Canadian government but which are susceptible of being modified by the actions of that government and will apparently be modified for the better by these trade agreements.

Those who feel inclined to bewail the reduction in the scope of the Empire trade agreements would do well to bear in mind that the British government evidently entertains no doubt that the benefits which Great Britain drew from them are far outweighed by the benefits which she will draw from the new three-way agreements. For Canada to have refused to surrender part of the Ottawa agreements, in face of this British belief, could not possibly have been represented as a matter of fidelity to the Empire. It would be absurd to maintain that Canada is the only country which really understands the Empire's true interests, and that even in Canada only one party, or a section of one party, has them truly at heart.

### Autocracy's High Tide

THE latest achievements of the Nazi party in Germany, horrible as they are in their consequences of physical and spiritual torment to their victims, have much of good in their less immediate results. They mark the high tide of the principle of Fuehrerism. The moral consequences of that principle—of the doctrine that it is the duty of all citizens to give unqualified assent and support



VERY UNWOLFLIKE are these "Sons of the Wolf", Mussolini's organization for "catching them young". Here is an Italian Fascist father with his three sons on their way home from one of Rome's many parades.

to whatever is ordained by the head of the particular society of ruffians which has lied and murdered its way to the control of the national government—have become too apparent. How soon that doctrine will be ripe for repudiation in Germany and Italy we do not know; but we do know that it will not henceforth spread much further in parts of the world where it cannot propagate itself by force and terror.

We shall not, in English-speaking countries, hear much more of the excellence and orderliness of life under Hitler and Mussolini. We shall not hear much more of Sir Oswald Mosley or of Mr. Adrien Arcand. We shall probably hear less than we have been doing of Mayor Hague and the Ku Klux Klan. We shall not be told very often now, either by wealthy Canadian individuals or by wealthy Canadian newspapers, that parliamentary debate is an outmoded extravagance and the party system an intolerable obstacle to efficiency of administration.

THE world, or that part of it in which some measure of freedom is still extant, has had too vivid an example of what may come of using castor oil or concentration camps for all who will not cry "Heil" or "Duce." We needed that example. Some of us did not believe that the right to differ from one's government was such an important thing in this twentieth century. All governments, we said, were much alike, and why should we insist on the right to throw one government out and put another in its place?

Well, we know now what happens to a government which is not held in check by the moral sense of the great mass of its population. We ought to have known before, for history is full of examples; but we chose to think that this was a new kind of autocracy, stream-lined, twentieth-century, very efficient for the production of justice and happiness. It isn't. It is the same old tyranny, drunk with power and irresponsibility, convinced that it is above morality, above decency, above God—and different from its predecessors only in possessing mechanical aids for the enforcement of its will which they

could never dream of. Russia under the worst of its Tsars never equalled Germany under a Goering and a Goebbels.

### Our Duty to the Exiles

THE sophistry with which every nation is managing to believe that it is the duty of every other nation, but not of itself, to give asylum to the wretched refugees from the world's most abominable slavery would be amusing if it were not so tragic in its results. At the great meeting of protest against the German pogroms which was held in Toronto on Sunday, President Watson of the Trades and Labor Council aroused tremendous applause with his suggestion of a boycott of German goods, but there was no enthusiasm for the pathetic and dignified request by telegram from Professor Einstein that Canada open its doors to a small proportion of the homeless. No leader, and no important body, of Canadians has come forward with a proposal that we should do anything even for a few of those liberal-minded Czechoslovakians whose territory we have helped to place under the virtual control of Goebbels and Goering, and against whom there is not the shadow of a racial prejudice. The Germans are entitled to the sardonic laughter with which they remark that we protest very loudly against their throwing people out but ourselves decline very flatly to let them in.

We used to be greatly concerned that all our immigrants should be persons who would support the democratic form of government; there could hardly be found anywhere any persons more certain to support it than the liberal Czechoslovakians who can no longer feel secure either in Sudetenland or in the dismembered Republic, but that makes no difference.

But there is one thing upon which the public feeling of Canadians could be aroused to insist, and that is that by no act of the Canadian people through their courts and their government shall any individual, who has once escaped from the

## THE PASSING SHOW

BY HAL FRANK

THE trouble with the revival of these "horror" motion pictures is that the public will get so blasé it will begin laughing at newspaper headlines.

You cannot blame the unemployed  
If sometimes they get quite annoyed.  
—Old Judicious Manuscript.

The Nazis are astonished by the world reaction to their treatment of the Jewish minority. It seems that we were all expected to feel sorry for the Germans for persecuting the Jews.

An American newspaper publisher says that Mr. Roosevelt will be elected for a third term. Don't tell us that what Mr. Roosevelt has been running for all these years is Precedent.

Nothing illustrates so dramatically the rapid changes in transportation during the post-war years than a comparison of Henry Ford's Peace Ship with Chamberlain's airplane flight to Berchtesgaden.

We can visualize a Utopia that would be perfectly sound economically and politically, but we cannot conceive of one that would not bog down on the parking problem.

Another thing that has made people sceptical about what they hear is the person who says he isn't giving any presents this Christmas.

Alfred Duff Cooper asserts that Great Britain was better prepared for war in 1938 than she was in 1914. Well, that was sufficient to make them think twice.

What an ideal world this would be, sighs Timus, if the only thing we had to fear was an invasion from Mars.

Question of the Hour: Where are the Christmas seals we had left over from last year?

Great Britain's sea fleet is mightier than that of Germany's but it appears that the latter's bombing fleet has the drop on us.

Those people who are looking for a man to unite all Canada can take hope. Santa Claus will soon be here.

Personally we are in favor of opening our gates wide to European immigrants. After all, somebody's got to write the great Canadian novel.

Adolf Hitler says that the Canadian Government ill-treats the Indians. Those ignorant Europeans, who still seem to think that only Indians live in this country.

Esther says that she has got to hate Mr. Hitler so much that now she won't even talk to any young man who wears one of those little moustaches.

## —NOTE AND COMMENT

hell for Jews, religious believers and liberal-minded persons which is the Germany of today, be forced to return to that land and to undergo the fate which there awaits him. Deportation, in the case of persons with domicile in Germany or any state under German influence, is simply unthinkable. If any such person is deported under Canadian law, every citizen of Canada is as much responsible for what may happen to him as every citizen of Germany is responsible for what has happened to hundreds of thousands of similar victims already. That is a responsibility which we do not think Canadians are willing to face.

### Women as Good as Men

WE ARE a bit bewildered by the two demands which were put forward last week by the Ontario Provincial Council of Women, who simultaneously asked that women should be admitted to juries and that they should be excluded from beverage rooms. Not that we are unable to see the difference between juries and beverage rooms; but we are unable to see why women should seek to be differentiated from men in the case of the one and to be assimilated to men in the case of the other.

If there is a distinction between the sexes which makes it undesirable to subject one of them to the perils of a room in which beer is served at tables, may not that same distinction make it undesirable to subject the same sex to the disillusioning and often painful tasks of the jury-box?

We are not strongly in favor of the admission of women to beverage rooms. We are certainly not strongly in favor of their exclusion from juries. We are merely a little bewildered that the same people should demand the two things. On the general ground of the equality of the sexes, it would be easy to demand that women be admitted both to beverage rooms and to juries. On the general ground that women need to be protected from things that men can face without peril, it would be easy to demand that women be kept out of both. But it is surely going to be difficult to argue that women are just as good as men when it comes to jury service, but are not as good as men when it comes to entering beverage rooms. And is a woman juror, who by law is prohibited from being familiar with beverage rooms, going to be quite as good as a man in dealing with a case—and there are such cases—in which the atmosphere and social conventions and general behavior of a beverage room are an important part of the background of the issues on trial?

### Quebec and National Unity

IF THE efforts for national unity in Canada get no better support from Quebec than that which was afforded by Premier Duplessis' speech at the Royal Winter Fair last week, it cannot be said that the outlook is very promising. Mr. Duplessis announced that he was in favor of "union and diversity;" and no intelligent advocate of "unity" dreams of using that term in the sense of the opposite of "diversity." But he went on to ask his audience never to forget that "Confederation was a union of sovereign states; that Confederation was not the mother of the Provinces but the Provinces were the mother and father of Confederation." And he referred elsewhere to the Fathers of Confederation as having established a "federation of autonomous states."

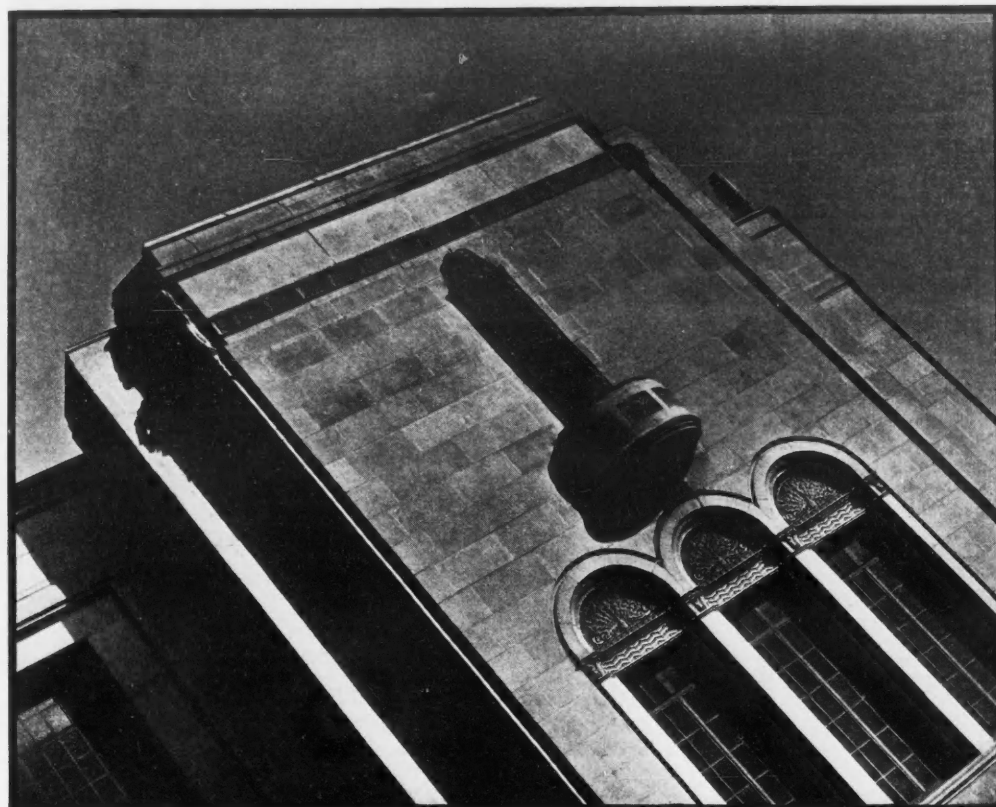
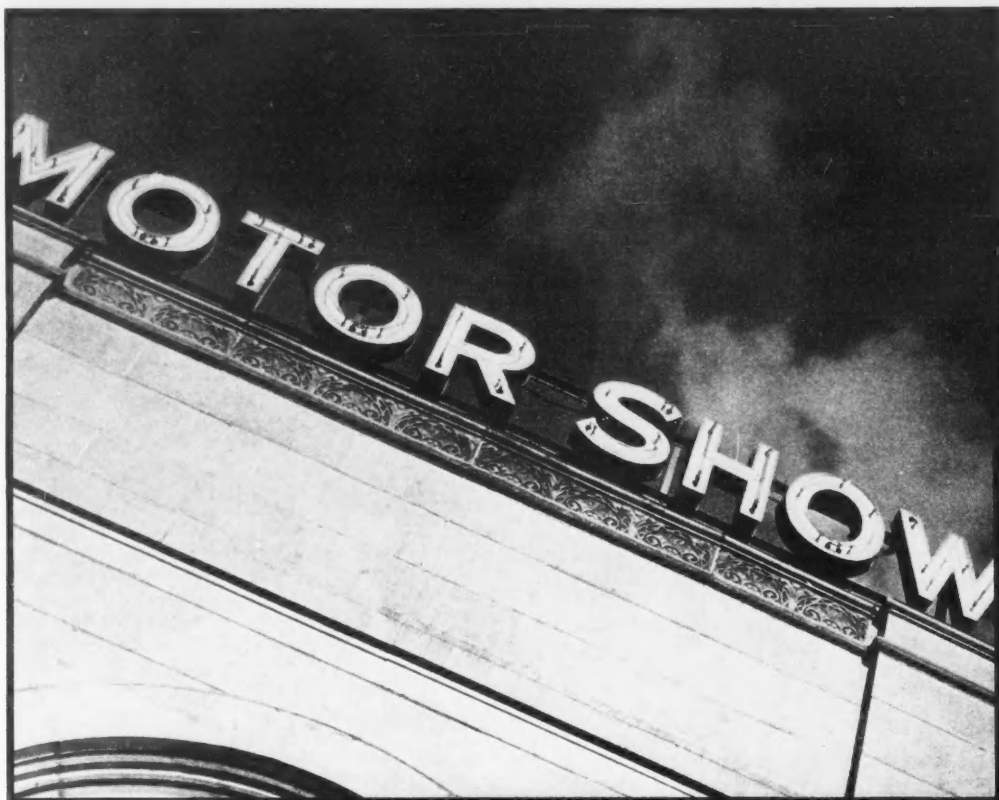
THIS is so astounding a misrepresentation of history that it is difficult to understand how it retains its currency. The Provinces are neither the children nor the parents of the Dominion. Such powers of self-government as they had before Confederation were held in virtue of legislation of the British Parliament. Legislation of the British Parliament, accepted by the Provinces, in 1867 transferred all but a specified portion of those powers to the Dominion. On July 1, the Provinces ceased to exist except for the purposes, and with the powers, of local government as defined in the British North America Act. The three original Provinces have no more and no less of a separate existence today than the five Provinces which have been created since 1867.

AND the most amusing part of all this contention is that in 1867 it was three Provinces and not four which were united to form the Dominion. Nova Scotia existed, New Brunswick existed, Ontario and Quebec, or Upper Canada and Lower Canada, did not exist. They were the Province of Canada; and if any provincial rights exist arising out of the pre-1867 status they belong, not to Quebec and not to Ontario, but to a non-existent political entity embracing the territory of those two Provinces.

A great deal of water has flowed down the St. Lawrence River since Quebec was a separate colony; and there is not a Canadian living in the Province of Quebec, including Mr. Duplessis, who would dream of going back to the status of self-government which that colony then enjoyed. The vastly increased powers which Canada now enjoys were acquired, not by Quebec alone and separately, but by a Dominion which achieved those powers in the name of a nation, not of a "federation of autonomous states."



AS MODERN AS THE PACKAGE ARE THE CONTENTS. Behind this facade and beneath this sign will be presented the 1939 products of the Canadian automotive industry. The National Motor Show of Canada, opening in Toronto on November 26 for one week, is a precocious infant which has attained giant's stature; it surpasses many motor shows abroad by being able to assemble its many presentations beneath one roof under modern conditions. As the display window of an industry of annually increasing importance, the motor show in itself has become big business.



## Migration Now Means Little to the Empire

BY NORMAN MacKENZIE

This is the second of a series of articles on the Sydney Conference of the Institute of International Affairs, in which Professors Norman MacKenzie, of Toronto University, and Frank R. Scott, of McGill University, are giving an account and evaluation of that important gathering from a purely Canadian point of view. The third article, also by Prof. MacKenzie, will appear in an early issue.

ONE OF the most important factors in the life of any state or empire is the population which occupies its territory and composes its citizens. This is so because, in the final analysis, the fate of that state or empire will be determined by the numbers, temperament and qualities of its population, and by the physical factors of geography, climate and material resources. The British Commonwealth Relations Conference, which met at Lapstone, Australia, in September, realized this and paid a good deal of attention to it both in the preparatory written material and in discussion. It came up under a number of heads, among them defence, economic problems, self-government, the relations of white and colored peoples, and the exploitation of agricultural lands and natural resources.

Among the specific problems examined were: the falling birth rate in Great Britain and all the Dominions; the pressure of population in India; and the change in the racial composition of certain of the Dominions due to immigration or to a difference in the birth rate of the races occupying them.

According to the evidence submitted to the Conference, the Canadian population, of some 11 millions, occupies 3,684,863 square miles of territory, or roughly 3 persons to the square mile. This 11 million is about 50% Anglo-Saxon-Celtic, 30% French, and 20% other stocks, mainly European, in its origins. While the birth rates of all of these groups are falling, the birth rate of the Anglo-Saxon-Celtic group is falling faster than either of the other two. The result is that it is expected that by 1971 the Anglo-Saxon-Celtic section of the population will drop to 38.9%, the French-Canadian rise to 39.6% and the other groups remain about 21.5%, provided no new factors, e.g. further large scale immigration or emigration, alter these trends.

This might suggest that at that time the French-Canadians will be the dominant group in Canada. But this conclusion is affected by the fact that the 20% who are neither English nor French tend to adopt American culture and habits rather than French Canadian, and most of them in due course become English-speaking. It is also affected by the fact that a section of the French-Canadian population is becoming industrialized and urbanized, and as it does so its birth rate tends to decrease. At the present time about 41% of the Canadian population is Roman Catholic and the Roman Catholic birth rate is higher than that of the Protestants, probably due to their differing attitudes toward birth control. The result is that in the not distant future it would appear that more than 50% of the people of Canada will be Roman Catholic. But again this conclusion should be qualified by the possibility of unknown factors.

IT WAS generally agreed that Canada is equipped to provide for a larger population than now occupies the country. Our railways, canals, and highways for instance, could advantageously serve a larger number of people. A larger population, so it is claimed, would provide larger internal markets, would spread the national debt over a wider group, and would generally quicken the life of the country and help all sections of it. For this and other reasons, many Canadians are in favor of further immigration into Canada.

Others, while they would welcome a larger population, do not believe that large-scale immigration is possible. They argue that over the last forty or fifty years about as many people have left Canada as have entered it; and that despite its large area Canada cannot support a greatly increased population. They point out that a great deal of Canada is not suitable for settlement; that most of her primary industries are dependent on world markets; that these world markets are already adequately supplied and that a largely increased Canadian production of these commodities would cause a glut. They point out further that Canada cannot profitably employ all of the labor already available in Canada,

and claim that our natural increase will pretty well supply our needs in the future. Using existing data, and basing their conclusions on statistics and experience, they estimate that Canada's population in 1971 will be 16,642,000, and 17,938,000 in 2001, with a stationary population of 20,720,000 in 2300. These arguments are of course based on the assumption that Canadians will retain their present form of government and economic system more or less as it is at present. If fundamental changes occur—if for instance we were conquered by an Oriental power and flooded with immigrants or if we adopted a totalitarian system in which profit was not important—it is probably true that Canada could support a considerably larger population. But at the moment, the weight of evidence seems to be against those who talk in terms of fifty or a hundred millions, or even those who favor admitting substantially large numbers of immigrants.

DESPITE this evidence, however, the delegates did go on to investigate possible sources of immigration. The first country considered, naturally enough, was Great Britain. Here the conference was disturbed to learn that the United Kingdom has for the time being ceased to be an emigrant country and is herself competing for immigrants. On balance it was shown that in the six years 1930-36, 460,000 more people have entered the United Kingdom than have left it. Of these 460,000 140,000 seem to have gone to the United Kingdom from the Dominions. This, coupled with the fact that the English birth rate is falling so rapidly that the population of the United Kingdom is tending to become stationary, and is due to decline in the near future, does not encourage the belief that the Dominions can get their immigrants from Great Britain, even admitting that they need them and can find employment for them. Ireland still seems to have young people willing to emigrate to other countries, as is witnessed by the fact that the Irish migration to the United Kingdom has been considerable during the past six or seven years and is on the increase. Last year it reached the figure of 32,000. As 60% of this number were women and as all of them were young, Ireland herself, which has a falling birth rate like other western European countries, is worried by the loss of this population and is searching for ways and means of stopping it.

AT THIS point the Indian delegates intervened and pointed out that India was a member of the British Commonwealth; that Indians were Brit-

ish subjects; and that unlimited numbers of Indians were available for emigration to the Dominions or elsewhere. The Australian and New Zealand delegates, or at least some of their more altruistic members from the ranks of the Labor parties, stated that they believed their countries should and could admit a limited number of Indian immigrants. The other members of these delegations were less optimistic, no doubt thinking of their attitude toward other Orientals.

The Canadians, with memories of recent anti-Oriental agitation in British Columbia and of an Oriental exclusion plank in the new Conservative platform, preserved a discreet silence. Personally I do not believe that in the present state of public opinion in Canada the admission of further Orientals is a wise policy. It does not materially relieve the population pressure in the countries from which they come. It creates a special minority or racial problem within Canada. And it tends to create, because of the treatment usually accorded such immigrants, a source of irritation between Canada and the emigrant country. If some device could be discovered which will meet the Orientals' proper demand for equal treatment, and at the same time will enable them to take care of their own surplus population within their own countries, by industrialization, by birth control, or by some other means, there is every reason to believe that both Orientals and Canadians will be better off than if the Orientals were unhappily settled in Canada. Because of the pressure of Oriental peoples, however, this may not be possible. In this case, the only solution, and seemingly the ideally desirable one, unless we wish to go to war about the matter, is to educate both Canadians and Orientals so that they will be able to get on together in the same community. That, in the course of centuries, is likely to happen. Happily for us, however, the Conference at Lapstone was concerned with the practical problems of the present, and only occasionally wandered off into the fields of prophecy and speculation, and this was not one of those occasions.

THE results of these discussions were, or so it seemed to me, that if Canada and the other Dominions want more population they must get it from Eastern and Southern Europe or from the Orient, or produce it themselves. True, one leading English trade union leader did propound an interesting scheme for intelligent, organized and selective emigration from the United Kingdom to the Dominions. His idea was that the Dominions should establish a number of small industries requiring the services of skilled workmen and that these workmen, under an arrangement between governments, employers, and trade unions, which would guarantee them security and the amenities to which they were accustomed, should be brought from the United Kingdom to the Dominions. This admittedly could only be done on a small scale, and would not greatly increase the total population of any Dominion, but it was one of the few concrete suggestions on this subject presented to the Conference, and is well worth following up.

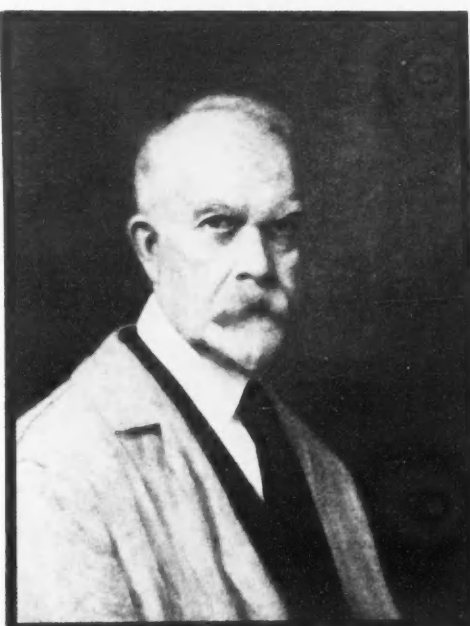
The population problems of Australia and New Zealand are basically similar to those of Canada, in that all three Dominions are thinly populated in relation to their total area. Because of this Australia and New Zealand feel a sense of physical insecurity, confronted as they are by violent aggression on the part of the strong against the weak in Europe and Asia. Both of them want to keep their population as "British" as possible, and neither of them is quite clear as to what they would do with more immigrants if they had them or how they would profitably employ them. They, like Canada, are producers of primary products which must be sold in world markets, and are finding it difficult to profitably sell what they already produce, and they too feel that increased production might result in over-production, and a glut of world markets. Australia and New Zealand are practically homogeneous, so are not faced with Canada's race and culture problems, but they, because they are in close proximity to Asia, and isolated from the rest of the white man's world in Europe and America, are far more anxious than Canada is about their empty

spaces. True, much of this empty land in Australia is desert, and in New Zealand mountainous territory. But propagandists rarely bother about such trifles when they want to emphasize the selfishness and wickedness of other races and nations, and it does seem that both Australia and New Zealand have valid grounds for their anxiety.

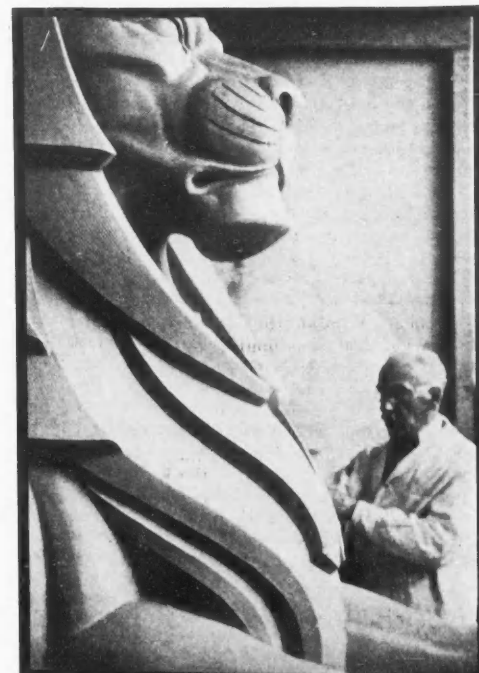
MY OWN opinion, in respect of this whole problem of Dominion population, is that, short of some major event which might change the course of history in the Dominions, such as their conquest by an oriental power, or their adoption of a totalitarian philosophy or some change in their present economic system, the populations of Australia, New Zealand and Canada will not increase very greatly in the near future and their maximum population in a capitalist democratic society is likely to be small.

The problems of South Africa are of course very different from and much more difficult than those of any other part of the Commonwealth. There one finds a small European population, about 2 millions, itself divided racially and culturally into English and Afrikaans, a large native population of some seven millions, and several hundreds of thousands of East Indian and other "colored" peoples. This situation is further complicated by the fact that South Africa is part of a continent occupied by black or colored peoples, and all of it, with the recent and questionable exceptions of Egypt and Liberia, is in the hands of European powers. The immediate problem which confronts South Africa, however, is the presence within its borders of large native protectorates. These are still governed from London and the South Africans have no control over them. This poses problems of frontier control, of the control of diseases, and noxious weeds and pests like grasshoppers, and of the treatment of native labor and native peoples. It is not an easy problem to solve, but it is one in which wise and generous co-operation between the governments of the United Kingdom and South Africa would seem to be most desirable.

The problems of Newfoundland are mainly economic though these have been made more difficult by inefficient government. The evidence submitted at Lapstone indicated a good deal of poverty, illiteracy and very limited social services. But as none of these directly affected the problems of population, which we were discussing, they need not be dealt with here, nor need the population of the dependent Empire, which is almost wholly a responsibility of the government in London, and which was not discussed at the Conference.



"PORTRAIT OF THE ARTIST" by E. Dyonnet, R.C.A., one of the canvases from this year's Royal Canadian Academy Show, at present on exhibition at the Art Gallery of Toronto. Mr. Dyonnet has for many years served as Secretary of the Academy.



LION IN THE MAKING. Charles Marega, the Vancouver sculptor, carving one of the pair of lions that will guard the approach to the new Lions Gate Bridge across the entrance to Vancouver Harbor.

—Photo by H. Mortimer-Lamb.



# A Treatise on the Defence of Canada

BY A PACIFIST

I AM NOT one of the violent pacifists. I am a peaceful pacifist. I dislike war and everything to do with it. Therefore, I shall commence my treatise by urging (a) that we do everything possible to prevent war and (b) that we be as ready as possible to prevent any war which does come, from wrecking this country, and killing and maiming its inhabitants.

On the first point I have nothing to say at the moment—beyond the mere statement of unwillingness to accept the latest doctrine of the "pinks," and place my trust wholly in Mr. Roosevelt. It is not that I have anything against Mr. Roosevelt, and certainly not against his great country. On the testimony of his own military advisers and authorities, however, the United States is totally unprepared at present to defend even a small sector of its own coast line. I think it would be wise for Canada to make plans to protect ourselves for the first year or two of the next war—until the United States has time to arm.

NOR am I going into the very vexed question of where and how we are to protect ourselves. It really mattered very little in the Great War whether we had complete defence arrangements in Canada, and sat behind them, or whether we went and helped Britain fight in Europe. In the present state of international military affairs, our decision might matter. For example, the British Government might continue its present program of trying to limit the British sphere of influence to cover only the area in which Britain can operate with a reasonable hope of success. British opinion might decide to leave Canada out of that—especially since Mr. Roosevelt has taken charge of us. That might be unpleasant—until the United States is ready to fight for us.

Whether we fight here or in Europe, however, one striking fact is that, contrary to much of the talk in the papers today, we are reasonably sure to have a little fighting by the "P.B.I."

WE HEAR a great deal about the destructive effect of air bombardment, but no airplanes are ever going to bombard territory with the completeness with which artillery did this in preparatory operations on the Western Front. Yet, after the terrain had been reduced to a churned mass of mud, troops could not occupy it until they had dealt with the machine gun nests which seemed able to survive any amount of shelling. I think we should make a mistake in this country to give all our attention, as some would have us, to mine fields in the Straits of Belle Isle, and airplane bases on Hudson's Bay. The infantry will still be needed.

Lately we have been busy converting infantry units into machine gun ones. One of the difficulties is that, while I have no doubt that we need a certain number of battalions armed with machine guns, there is not much use in telling battalions to abandon their rifles for Bren guns at present. They actually have the rifles, and even a battered rifle, in the hands of a trained soldier, provided with ammunition, is better, as a means of winning a battle, than would be complete bound volumes of the evidence before the Bren Gun Commission. The invader, fortunately for him, probably does not read *Maclean's Magazine*, and we cannot even hope that our system of providing our soldiers with armament will cause him to laugh himself to death.

NOW I see all the signs of a sudden spasm of armament in this country. It is delayed because we must, of course, have a couple of years argument about it, and because we have no money left. We have spent it all on social justice and railways and something to which, for some unearthly reason, we refer as education. We have provided the country with fine public buildings, and magnificent highways. We have lots of motorcars and very good banks; more telephones per capita than anyone else, and a radio system so perfect that we did not even become alarmed over Mr. Orson Welles and his Martians. We were all too busy listening to Charlie McCarthy. In fact, we have a very fine country indeed, but the money is all gone, and unless Mr. Aberhart can find some way of making more, we shall have none with which to provide armament.

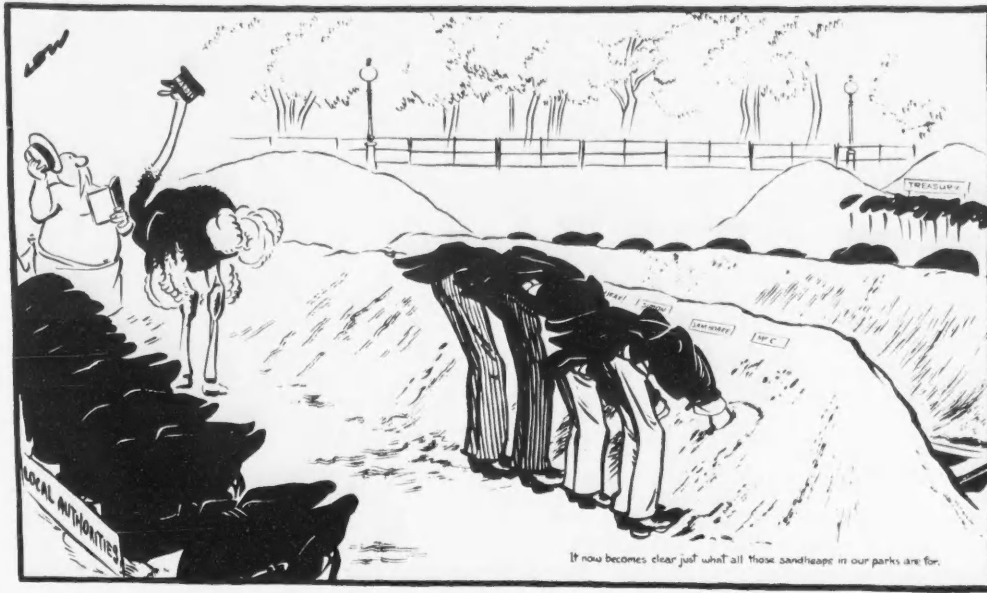
Thus, despite the pacifists who tell us that we must be prepared to fight for civilization at any moment, but argue that war is wicked, and the enthusiasts who hope to make Canada one of the great military powers of the world, with every citizen provided with at least one bombing plane, a tank and some machine guns, it begins to look as though this country might yet be forced to try something modest and within its means in the direction of defence measures, and, for the reasons which I have given, I think we might start by equipping the Active Militia to fight.

MY OWN impression is that the present members of this force are just as brave and resourceful as their predecessors who died on the fields of Flanders. I respectfully suggest, however, that they are about as well equipped to do any serious fighting as a naked nigger baby would be to crawl through a cactus hedge.

They certainly could not fight in Canada—in winter. Perhaps the League of Nations Society could arrange to have no war in cold weather, but if that is not possible, then we are up against it. The Active Militia has no boots—officially. It is common to see a regiment parade in Canada which looks very much like a band of real fighting men—until you note that a paternal government has provided it with no foot-wear, and that the soldiers are shod with the flimsy shoes of the average city dweller. If we are going to send troops like that into action during a Canadian winter, then the real need in this country is not for more airplanes and tanks, but for a very complete military hospital system to take care of frozen feet.

Nor has the Active Militia any gloves. It has not even any ear-flaps. If a battalion of Active Militia were ordered out for service on a Canadian winter day, it could not march two blocks without frozen hands and frozen ears.

THE simple facts of the case are that the Government of Canada is frittering away millions of dollars a year on partially training and partially equipping many thousands of able-bodied young Canadians who are about as ready to defend the country—either here or abroad—as their predecessors were in August, 1914. Our whole military strategy is based on the theory that, as in 1914, some other country's army and some other country's navy is going to pro-



REAL A.R.P. POLICY AT LAST.

tect us while we furnish our soldiers with boots and gloves and ear-flaps. Incidentally, a very great number of our people are being steadily and effectively urged to believe that we should be very foolish to place our trust in the countries which provided our protection in the Great War, and that we should place our entire faith in the utterances of a politician in the country to the south of us—which is as badly equipped for war as we are.

We have a long way to go in Canada before we can suggest that we are equipped to defend ourselves—either by keeping the enemy from our own shores, or by co-operating overseas with others. I, for one, shall believe that we are going to do something in the way of defence when I see us start with the simple and primary task of organizing our existing defence forces on some realistic basis.

SOONER or later we shall be forced to spend tens of millions on defence. I think that it would be a good thing, if, right now, we spent a few million on trying to provide ourselves with at least a rudimentary military force.

If the authorities want tangible suggestions, I can give them in plenty, and so can every officer in the Active Militia. Give each regiment a permanent Adjutant, Regimental Sergeant-Major, and Quartermaster. Provide each with at least one Armourer and a few Staff Sergeants. Assign to each technical

unit—such as machine gun and signal corps—a few competent technicians, permanently employed. Issue service uniforms fit for service—including a summer outfit. Provide boots, gloves, and headgear suitable for the Canadian climate.

I think it would be a good thing to issue some new rifles in some cases. Machine guns I should strongly recommend, but that is now a question for much more important people than myself.

MIND you, I am not suggesting that we shouldn't provide ourselves with airplanes, tanks, mine-layers and all the rest of the appliances of modern war. All that I am trying to say is that, during the long period which will be required to provide adequate equipment of this advanced sort, we might be usefully busy at the quicker and simpler task of so reorganizing and re-equipping the Militia of the country that we could actually, if need arise, call out a few thousand soldiers armed with rifles and bayonets, and organized, trained and equipped so as to be able to fight.

It is literally true that, except for our small, well-trained and equipped Permanent Force, this country has not even a bow-and-arrow army. It merely has some tens of thousands of enthusiastic young officers and soldiers who, with their present organization and equipment are, for all practical purposes, helpless and useless.

## FROM WEEK TO WEEK

### More Light on Munich

BY B. K. SANDWELL

THE light of prolonged and dispassionate study by large numbers of experts is gradually beginning to dissipate some of the bewildering mystery which has clung to the Munich Agreement ever since it happened, and is reducing to an intelligible shape the sequence of events which led up to it. Mr. Grant Dexter, who is in London for the *Winnipeg Free Press*, and has been taking an active part in the discussions of Chatham House, is sending to his paper a series of articles which we cannot help regarding as considerably more elucidatory than either the broadcasts or the articles of Mr. Beverley Baxter; and from one of the latest of these we take a few sentences which seem to exhibit Mr. Chamberlain's actions, for the first time, in a light which reveals them as consistent and well calculated—but for a purpose which is not precisely the purpose which was loudly proclaimed at the time.

#### View of the Inner Circle

THE inner circle of the British Cabinet, Mr. Dexter says, had been convinced for months before the crisis that the partition of Czechoslovakia was inescapable; and he produces plenty of evidence to uphold that conjecture. There is obviously nothing wrong about their being thus convinced, nor even about their not being very frank about it at the time, for in these delicate international adjustments it is quite impossible to be constantly proclaiming from the housetops just what one has in the back of one's mind that was not there yesterday.

"But," goes on Mr. Dexter, "it was essential to the plan of the British group that the changes in Central Europe should be made peacefully with Britain in the role of chief negotiator and friend of Germany. If Hitler used force, if he seized what the group intended that Britain should obtain for him, the plan would misfire. Hitler would be beholden to no one and Britain would reap no advantage. Appeasement would be further away than ever. Moreover, the use of force would almost certainly result in war."

#### Being Good to Germany

THIS explains, in terms of comprehensible behavior, what has mystified everybody since Berchtesgaden, namely the extraordinary expenditure of effort by Mr. Chamberlain to induce Herr Hitler to accept what was really more than he was demanding. It was not a question of avoiding the surrender of the Sudeten area or indeed of any other part of Czechoslovakia that Hitler might want; it was a question of making the surrender appear to have been arrived at as a result of British generosity towards Germany. To attain that end it was necessary to allow the dispute to go as near as possible to ending in hostilities without actually doing so; and it is quite conceivable that Mr. Chamberlain may really have been alarmed at the nearness of the approach and convinced that he did actually stop a war—but only one in which he never had any intention of participating. To have announced frankly in advance of Berchtesgaden that Britain would not fight no matter what might be done to Czechoslovakia was tactically impossible; Mr. Chamberlain had to go through the motions of one who is deeply determined to see justice, and nothing but justice, done in the Danube basin. In that slightly masquerading character he had to go through several

days in which the situation might easily have got out of hand, and the Czechs or the French or somebody might have done something irreparable. In that event the French might have been rash enough to wade into the mêlée and bring with them their Russian friends, and even if they did not, it would have been all too obvious that they were being restrained by the British, who would thus have had to take all the blame for abandoning the Czech Republic to the mercy of an overwhelmingly powerful enemy.

#### No Sign of Gratitude

IF THIS rather subtle policy had had the effect of winning for Great Britain that loyal and grateful friendship of Hitlerite Germany upon which the "inner circle" were apparently counting, both the British and we in the remotest portions of the British Commonwealth of Nations might readily forgive Mr. Chamberlain for the distinctly uncomfortable couple of week-ends to which he subjected us. But not even the most optimistic admirer of the Munich strategy—not Mr. Beverley Baxter himself—can claim today that that has been the result. The belief of Germany, and of the rest of the world, is just as strong that Britain surrendered the Czech cause because she never intended to fight for it and was unprepared to fight for it, as if the war had actually broken out and Britain had stayed out and allowed her allies to go to their doom. The Germans have exhibited no more signs of gratitude to Britain, or to Mr. Chamberlain personally, than if he had never taken to the air for the first time in his life just to give them the Sudetenland and the unquestioned political and economic control of the whole of Czechoslovakia.

#### They Are Not Appeased

THE net result of all this elucidation appears to be that when Mr. Chamberlain took to the air everybody, except the peoples of the British Commonwealth of Nations, knew that he would not fight over anything that might be done about Czechoslovakia. With this knowledge thus universally distributed, it was impossible for Mr. Chamberlain to secure any credit for not fighting; and that is precisely what has happened—he has not secured any credit. His insistence upon not fighting has been ascribed to every possible motive except the one which is officially claimed for it, and which alone could give it some show of respectability—the belief, namely, that by not fighting he could without excessive injustice contribute materially to the appeasement of Europe. It has been ascribed to pro-Nazism. It has been ascribed to unpreparedness. It has been ascribed to dislike of Russia, or to distrust of Russia's military effectiveness. But it has not, by the world at large, been ascribed to a sincere desire for appeasement.

And the reason why it has not been ascribed to a sincere desire for appeasement is, that in order for it to be so ascribed it is necessary that Great Britain should have been prepared to fight if the injustices involved in not fighting were greater than the appeasement would justify. The governments of Germany, Italy and Japan do not believe that Great Britain was prepared to fight under any circumstances. They do not therefore experience any sense of gratitude towards Great Britain. They are not appeased.



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## THE SHERWIN-WILLIAMS CO. of Canada, Limited

ANNUAL REPORT OF BOARD OF DIRECTORS  
For the year ending August 31st, 1938

### TO THE SHAREHOLDERS

Herewith is submitted, on behalf of your Directors, the Consolidated Balance Sheet showing Assets and Liabilities of your Company and its wholly owned subsidiary companies at the close of its fiscal year August 31st, 1938.

The Consolidated Statement of Earned Surplus and Profits for the last fiscal year is also attached. Your Auditors, Messrs. Price, Waterhouse & Company, have examined the books and accounts of the Company and their report to the shareholders is presented herewith.

As has been our usual custom, the properties and plants of your Company have been maintained in proper condition and the sum of \$50,786.51 has been provided for Reserve for Depreciation, which stands at \$1,896,667.11.

During the year the new Linswood Oil Mill at Centre Street in Montreal was completed and has been operating satisfactorily and efficiently since February last.

Core has been exercised in the taking of all inventories of raw materials and manufactured goods and they have been priced on the basis of cost or market, whichever was lower.

Sales for the various units of the Company for the period were maintained on an equal basis with the previous year, and for the first two months of the new fiscal year they are \$3.37, higher than a year ago, while prospects for continued improvement are encouraging.

The Net Earnings of the Company available for dividends, after making all deductions as shown in the Consolidated Statement of Earned Surplus and Profits, amounted to \$304,968.41 as compared with \$417,721.36 for the year immediately preceding, equivalent to \$8.80 per share on the Preferred Stock of the Company and to 31c per share on the Common Stock.

The Total Current Assets of your Company, as shown in the Consolidated Balance Sheet, amounted to \$4,134,955.66 and Current Liabilities to \$535,550.02, leaving Net Current Assets amounting to \$3,599,405.64.

During the year dividends were paid on the Preferred Stock amounting to \$242,200.00 at the rate of 7% per annum.

The Earned Surplus at August 31st, 1938, stood at \$4,020,449.34 as compared with an Earned Surplus at August 31st, 1937, of \$3,959,830.34, an increase of \$60,619.00.

The staff of the Organization discharged their duties throughout the year loyally and efficiently, and to them the Management extends cordial thanks.

MONTREAL, QUE.  
November 19th, 1938

Respectfully submitted,  
GEO. A. MARTIN, President

### THE SHERWIN-WILLIAMS COMPANY OF CANADA, LIMITED AND WHOLLY OWNED SUBSIDIARY COMPANIES

#### CONSOLIDATED BALANCE SHEET - AUGUST 31, 1938

ASSETS		LIABILITIES	
<b>PROPERTY ACCOUNT</b>		<b>CAPITAL STOCK</b>	
Balance August 31, 1937, with subsequent additions less deductions at cost	\$9,273,998.77	Seven Per Cent Cumulative Preferred Authorized 40,000 Shares of \$100.00 each	\$4,000,000.00
Less: Reserve for Depreciation	1,896,667.11	Issued 34,600 Shares of \$100.00 each	\$3,460,000.00
<b>NOTE:</b> The depreciated value as approved by the Canadian Appraisal Company, Limited, at December 31, 1938, plus set additions less depreciation provided since that date is \$3,564,909.11. The balance of the book value of Property Account is represented by Formulae Trade Marks Processes and Goodwill.		<b>NOTE:</b> Dividends aggregating \$14.00 per share have accumulated on the Preferred Shares, of which \$1.75 has since been paid.	
		No Par Value Ordinary Authorized 225,000 Shares Issued 200,000 Shares	4,000,000.00 \$7,460,000.00
<b>INVESTMENTS IN AND ADVANCES TO PARTLY OWNED SUBSIDIARY COMPANIES</b>		<b>DUE TO PARTLY OWNED SUBSIDIARY COMPANY</b>	361,101.81
Investments at cost	\$95,435.92	Trade Accounts Payable and Accrued Liabilities	\$ 277,943.55
Advances	233,221.26	Mortgage Payable, with Interest	8,120.00
	328,657.18	Deposit Accounts	148,179.95
<b>CURRENT ASSETS</b>		and Other Taxes	101,306.52
Inventories as determined and certified by the Management, and valued on basis of cost or market, which ever was the lower	\$2,066,834.98		535,550.02
Trade Accounts and Bills Receivable less Reserve	1,423,732.11	<b>RESERVE FOR ALLOWANCES TO RETIRED EMPLOYEES</b>	20,000.00
Other Accounts Receivable	74,193.35	<b>EARNED SURPLUS</b> As per statement attached	4,020,449.34
Amounts due from Shareholders	38,732.47	<b>CONTINGENT LIABILITY</b>	
Marketable Securities, at cost	\$306,257.29	In respect to guarantee of the Bank Loan of a partly owned subsidiary company	\$25,000.00
Less Depreciation written off	142,065.50		
(Market value \$163,459.25)	164,201.79		
Cash	367,260.96		
	4,134,955.66		
<b>INSURANCE AND TAXES PREPAID</b>	96,156.67		
	\$4,231,112.33		
	\$12,397,101.17		

APPROVED ON BEHALF OF THE BOARD:

JOHN C. NEWMAN, Director,  
I. A. SIMARD, Director

### AUDITORS' REPORT TO THE SHAREHOLDERS

We have made an examination of the books and accounts of THE SHERWIN-WILLIAMS COMPANY OF CANADA, LIMITED and its WHOLLY OWNED SUBSIDIARY COMPANIES for the year ending August 31, 1938, and have obtained all the information and explanations which we have required; and we report that, in our opinion, the attached Consolidated Balance Sheet at August 31, 1938, is properly drawn up so as to exhibit a true and correct view of the state of the combined affairs of The Sherwin-Williams Company of Canada, Limited and its Wholly Owned Subsidiary Companies, according to the best of our information and the explanations given to us and as shown by the books of these Companies.

In accordance with Section 114 of The Companies' Act, 1934, we also report that in respect to one partly owned subsidiary company the profit for the year was taken up in these accounts to the extent that a dividend was declared and paid, in respect to four other partly owned subsidiary companies the net loss for the year, amounting to \$11,497.96, has not been provided for in the above accounts.

PRICE, WATERHOUSE & CO.,  
Auditors  
Montreal, November 9, 1938.

### CONSOLIDATED STATEMENT OF EARNED SURPLUS AND PROFITS

AUGUST 31, 1938	
Net Operating Profits for the year ending August 31, 1938, before taxing into account the items shown below	\$ 530,819.19
ADD: Interest and Dividends on Investments	9,327.76
Dividend from a Partly Owned Subsidiary Company	600.00
	9,927.76
	\$ 540,746.95
DEDUCT: Provision for Depreciation	\$ 50,786.51
Provision for Dominion and Provincial Income and Profit Taxes	67,000.00
Allowances paid to Retired Employees	20,760.45
Directors' Fees	5,380.00
Legal Fees	1,965.13
Salaries paid to twelve Executive Officers of companies consolidated herewith	90,286.45
	236,178.54
<b>NET PROFIT for the year</b>	<b>\$ 304,968.41</b>
Earned Surplus, balance at August 31, 1937	\$3,959,830.34
DEDUCT: Prior year's adjustments net	1,749.41
	3,958,080.93
	\$4,262,649.34
DEDUCT: Dividends of 7% paid during the year to Preferred Shareholders of The Sherwin-Williams Company of Canada, Limited	242,200.00
<b>EARNED SURPLUS, balance at August 31, 1938</b>	<b>\$4,020,449.34</b>

## WEEK IN CANADA

### Hands Across the Border

THREE years within a week of the signing of the first trade pact, and a year from the date when formal notice was given that negotiations would be undertaken, Canada and the United States, with Great Britain as a senior member, entered into another trade partnership. To be in force three years and to be continued thereafter, subject to six months' notice on the part of any of the signatory countries of a desire to terminate it, the agreement was signed by Premier W. L. Mackenzie King of Canada, United States Secretary of State Cordell Hull and British Ambassador Sir Ronald Lindsay.

The agreement between Canada and the United States saw Canadian concessions which affected 283 items on which the duty was reduced, including a wide range of agricultural, fisheries and forest products, tobacco and spirits, chemicals and paints, earthenware, glassware, metals and their products, electrical apparatus, motors and motorcycles—but not automobiles—aircraft, precision tools, heavy construction and mining equipment, household appliances, farm and fishing implements and equipment, textile and leather products and rubber tires. In addition, 146 products, carried over from the previous agreement, were bound or "frozen" at their present rates for the duration of the agreement.

American concessions to Canada included the reduction in duty on 129 items in the United States tariff and a fixed level for the duration of the agreement on 73 additional items. Reductions were given on all fish, fresh and saltwater, potatoes, lumber and shingles, cattle, dairy products, hog products, horses, clover and grass seeds, turnips, silver fox skins and blueberries, poultry products, pulp and paper products, metals, non-metallic minerals, ferro-alloys, whiskey, acetic acid and a wide range of manufactured goods.

In the three-way agreement, Canada relinquished the 6-cent preference on wheat which she has enjoyed in the British market. Canadian lumber will no longer enjoy its preference in the United Kingdom, for American lumber will be admitted on the same terms as those on which the Canadian product is allowed to enter the United States.

The British government granted some 225 tariff and trade concessions. Involved were United States products worth \$300,000,000, of which 105 were undertakings to bind rates at the present level. The United States made 475 concessions, of which 135 bound present rates. The value of British imports involved was \$141,500,000.

### Added Reason

ADMITTING that their conversation had lasted "about forty seconds," President Roosevelt, after the conclusion of the trade pact, stated that Prime Minister King had agreed that speedy culmination of a seaway pact involving the development of the St. Lawrence River basin, was desirable. Because many of the United States key war industries are located in the area which would be served by St. Lawrence power, United States officials are anxious to develop these facilities in order to prevent a shortage in time of emergency. The belief held by President Roosevelt is that demand for electrical energy in this section would increase tremendously in time of war.

### Personalities

AFTER an active career of 45 years in the Canadian militia, Major-General E. C. Ashton, designated as Chief of the General Staff, but will continue in the defence forces for several months, assigned to the special duty of inspecting the present military set-up throughout Canada. Succeeding Maj.-General Ashton is Maj.-General T. V. Anderson, formerly Quarter-master-General, who recently returned from several months' special duty in England where he had been studying latest military equipment and operations. Brigadier W. H. P. Elkins, former Officer Commanding Military District No. 2, at Toronto, was appointed Master-General of the Ordnance, in succession to Major-General Clyde Caldwell, who retired because of ill-health.

Right Hon. R. B. Bennett, leader of the Federal Conservative Party since 1928, and Canadian Prime Minister from August, 1930, to October, 1935, will not finish out his term in the House of Commons. Mr. Bennett has purchased the 200-year-old Cunliffe estate, Juniper Hill, in Surrey, England, plans to retire to the first home he has owned in his 68 years. Relieved at his own request from the leadership of the Conservative party, Mr. Bennett was succeeded by Hon. R. J. Manion, his former Minister of Railways and Canals.

Wilfrid Heighington, K.C., Legislature member for Toronto—St. David, definitely announced his candidacy for the leadership of the Ontario Conservative Party last week. To date Mr. Heighington is the fourth candidate for the position: Col. George Drew, K.C., is still in the race; Leopold Macaulay has withdrawn; Cecil Frost, K.C., gingerly toyed with the idea of tossing his hat into the ring, reconsidered, clapped it back firmly on his head.

From London, England, came the announcement that Major-General A. E. Grasett, 50, a native of Toronto, Ont., had been appointed as Officer Commanding the British troops in China. In May, 1938, Major-General Grasett was appointed Officer Commanding in Hong Kong. Previous to that, he was Chief of the Intelligence Staff in India.

Edward Johnson, Canadian general manager of the New York Metropolitan Opera Association, will continue as "Met" impresario for three more seasons. The former Guelph, Ont., singer's original contract was extended last week by the Association's

Board of Directors to run through 1940-41.

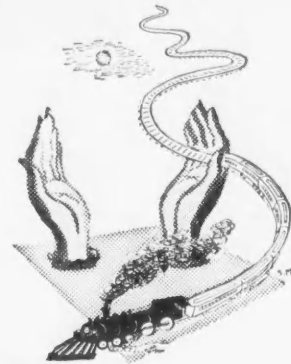
Presenting the plumpest, best-matured and finished kernels in the show, Nels Linden of Gwynne, Alta., was crowned Canada's Wheat King at the Royal Winter Fair. The wheat was of the Reward species, developed by Canada's experimental farms from Marquis and Prelude strains and released for farmers in 1924. The winning seeds were hand-selected, polished with a cloth.

Sir Ernest MacMillan, Principal of the Toronto Conservatory of Music, and dean of the Faculty of Music, University of Toronto, was elected an honorary member of the Royal Academy of Music of London, England. The first person outside of the Mother Country ever to be knighted for his services to music, Sir Ernest is believed to be the only one who has never been a student of the Royal Academy on whom the distinction of membership has been conferred.

John Schell, tobacco sharecropper from South Norwich township has trouble with his English. Last week he appeared as a witness before Magistrate M. D. McCrimmon, who also had difficulty with John's English. "Look here, John," the Magistrate expostulated finally, "are you naturalized?" "No," replied John Schell, "I'm a Lutheran."

### Obituaries

Brown, Senator A. J., Montreal, representative of Wellington in the Red Chamber (77). Clerk, Dr. G. E. Montreal, prominent physician (62). Gates, H. E., London, Ont., vice-president Canada Trust Company (78). Gelly, Hon. Emile, Quebec, retired Superior Court Justice (70). Gould, Canon S., Toronto, general secretary M.S.C.C. of the Church of England. Rowatt, H., Ottawa, former Deputy Minister of the Interior (77). Telford, Dr. R., Vancouver, eminent surgeon (69).



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# THE NATION

## Does Pact End Wheat Guarantee?

BY R. W. BALDWIN

IF ANYONE proposes an award for political valor we would like to nominate the Honorable James Lorimer Isley K. C.

Maritimers as a whole pulled quite a few sizeable plums from last week's trade treaty pie, but Mr. Isley's own riding with its Annapolis Valley apple growers took the rap for the Eastern Provinces.

Under these circumstances pressure of business might easily have kept the Minister of National Revenue at his Ottawa desk for some time to come until the local storm, if any, had blown over. Instead, before Mr. King and his treaty makers had arrived back in Ottawa after their Washington festivities, Mr. Isley was on his way to the riding town of Kentville. There, he told the apple growers, straight from the shoulder, that they were lucky things had been no worse; that the Maritimes had received a goodly share of the treaty benefits and that it was not for one riding or one class to wail when the wider interest had been satisfied.

BEING who and what he is, Mr. Isley's move was probably a wise one. In the first place, it is said that his constituents can take most things from this frank, sympathetic fellow Maritimer and like it. Anyway, by getting in the first word, he has muffled a good deal of the opposition thunder.

In the second place the minister seems to have put forward a pretty sound case for fulfillment of the cabinet responsibility to the Maritimes. Partial amputation of the British apple preference and possibly painful wounds to port shipping appear to be the only eastern casualties in Canada's hardest fought victory at Washington—the successful onslaught on the American fish market. In the face of New England outcries the United States has granted the first important tariff concessions to Maritime fishermen since 1921. If Mr. Isley is as successful at Ottawa in maneuvering for a fisheries rehabilitation program the Maritime nut may not be such a hard one to crack at election time.

FROM now until that still uncertain time there are likely to be few quiet moments on the trade treaty political front. Mr. Bennett, who gave Canada its Imperial preferences and still believes in them, arrived in Ottawa this week from his English holiday and is in fighting trim. Dr. Manion, out to win his spurs in his first session as Opposition leader, is going to let no golden opportunities slip from his hands.

It is still too early to make more than a general prediction of what sectors are being picked out for attack. But already Ottawa Conservative groups are complaining that in the much publicized "give and take" at Washington, Ontario and Quebec have given handsomely and taken very little. Advantages to agricultural districts such as American concessions on livestock, maple syrup, cheese and other dairy products are likely to be measured only in the light of the industrial picture. Textile producers have lost a measure of their protection and if the industry runs true to form it will probably provide not a little ammunition for the opposition forces. Abolition of the 3% excise tax on 447 imports from the United States is seen as a blow to protected industry generally, particularly since it is included in the concessions which automatically go to 26 or more most favored nations.

CAN a tariff-pilfered central Canada continue to pay its tariff compensation to the west in such forms as minimum wheat prices? Such a question may be used by Tories on the prairies where Dr. Manion has already sown some seed of this kind in his national unity campaign. Wheat preference in the British market failed to catch the required number of prairie votes for the Bennett régime, but its martyred corpse may be prominently displayed, not only in the west but in the Maritimes where it may result in smaller wheat shipments to Britain. The force of this issue in the west is virtually eliminated, it is admitted, by wheat price guarantees while they last.

Liberals, on the other hand, look at all this as a levelling of present inequalities. Extension of lumber and fish markets are counted on to

improve economic conditions in the Maritimes and British Columbia. Tariff concessions have been obtained for New Brunswick potatoes; fox fur barriers have been broken down for New Brunswick and Nova Scotia as well as Prince Edward Island producers. Cattle quotas have been raised and tariffs reduced for the prairies. Lower and reciprocal duties on coarse grains will prove, it is hoped, a two-way benefit, providing a new market for western Canada and a cheaper source of supply for the Maritime importer.

If central Canadian industries have not benefitted to any great extent from the treaty it has worked no harm, at least it has worked no hardship. Lower tariffs, it is claimed, will confer not a few benefits on secondary industries, while the consuming public generally has been given hand-outs extending all the way from fruits and fishing tackle to dental supplies and Diesel engines.

OTTAWA is proud of its bargain at Washington and prouder still of the spirit of international goodwill in which it has been struck. A little soft pedalling may have to be done on the length of time it has taken to complete negotiations, but the result, like the initiation of the three-way treaty, can still be held out as an example of peace and friendship.

Here lies the answer to those timid souls who are appalled by the worldly ramifications of this Washington deal. Canadian concessions to the United States will be enjoyed by Japan, Germany and 24 other countries included in the most favored nation fold. American concessions to Canada and the United Kingdom will be extended to every major nation in the world except Germany. British concessions will go to any nation willing to reciprocate. It is not a three-way treaty but a trade revolution, breaking down international barriers in every quarter of the globe and affecting virtually every operation of world commerce.

A free trade policy? Liberalism in Canada today shies away from the thought. It prefers a policy of "wiping out restrictive barriers and clearing trade channels."

THERE is one point at least where the two old line parties can find common ground. It is the fervent hope already expressed in Ottawa circles that a trade treaty battle might serve to eliminate third parties. There are only two possible stands—for and against. It is obviously a two-party fight. If the treaty becomes, as is likely, the main election issue it may leave the C.C.F., uncomfortably straddling the fence and talking its social reform theories to a preoccupied electorate.

So the battle is likely to rage from platform to Parliament and back again to the platform while the real advantages and disadvantages of the London-Washington-Ottawa triangle still lie hidden in the future.

Meanwhile Canada's treaty-making triumvirate has returned to Ottawa with the biggest job of its career behind it. Since early Spring L. D. Wilgress, head of Canada's commercial intelligence service, Norman Robertson of the



NEW HONORS came to an outstanding and able western Canadian when Hon. W. E. A. Turgeon was appointed chief justice of Saskatchewan, succeeding Sir Frederick Haultain. This is a new photographic study of Judge Turgeon, who in recent years has gained wide fame in the dominion by his work on various royal commissions, latest of which were the inquiries into wheat and the textile industry. Born of an old Acadian family noted for public service, Judge Turgeon was attorney-general at the age of 30. He was first appointed to the Saskatchewan appeal court in 1920. Senator Onesiphore Turgeon of New Brunswick is his father.

Department of External Affairs, and Hector B. McKinnon, tariff commissioner, have spent most of their time in Washington, working with the American and British trade missions, shaping and fitting together the pieces in this intricate tripartite puzzle. At one stage, it is reported, the American-Canadian agreement was ready for signature but couldn't be linked up with the British pattern. After a few futile attempts at paring edges the whole Ottawa-Washington set-up, it is said, was torn down and rebuilt to fit into the larger picture.

The three trade experts at least are now ready to let the treaty rest for a while on its own merits. If you could draw any one of them from his civil service shell long enough to answer the question he would probably tell you that the proof of the trade pact pudding is at least months ahead, and will have no remote connection with the political indigestion which is likely to intervene.

### MUSICIANS DECEASED

DEATH has recently overtaken two men noted in the annals of Canadian music, present and past, Whorlow Bull and Frederick W. Warrington. The sudden death at Windsor of Mr. Bull while still in the prime of life came as a shock. During much of the recent summer he was in Toronto as one of the special staff of the Conservatory Summer School. He was a highly trained British musician and for more than twenty years the singing of the Scottish Choir which he conducted at Windsor had been internationally famous. It was no mere "Scots-wha-hae" organization but excelled in Elizabethan madrigals and modern part songs. Its annual appearances at Detroit with the Symphony Orchestra of that city invariably commanded appreciative

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audiences. F. W. Warrington, who died at Pigeon Lake, Alberta, at the age of 87, was fifty years ago one of a group of soloists that included E. W. Schuch, Harry Blight and Tom Beddoe, widely known not only in Toronto but throughout Ontario. He was an English choirmaster with a

very fine baritone voice, equally proficient in oratorio and old English ballads, and a first rate aide to Dr. Torrington in the oratorio presentations of the Philharmonic Society. He was one of the first of Eastern singers to exploit the concert possibilities of Western Canada; and when the prairies began to fill up decided to

make his home there. He went to Winnipeg in 1905 and later to a then new centre of English settlement at Lloydminster, Saskatchewan. During the great war he conducted a choir in New York but after peace was signed settled with his sons on a ranch in the Edgerton district, 100 miles southwest of Edmonton.

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FOR TORY HARMONY. Cecil G. Frost of Lindsay, Chairman of the Campaign Committee of the Conservative Party in Ontario who has announced that he will not contest the party leadership with Colonel George A. Drew at the forthcoming convention.



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## LONDON LETTER

### "A Penny for the Guy, Sir"

BY P.O'D.

London, Nov. 7

MODERN England is a quiet, orderly, and rather dull place—at any rate, compared to the Merrie England of tradition. But there are times and places when even modern England lets itself go with something of the old riotous recklessness. To anyone who has any doubt about it, I would suggest a Guy Fawkes night at one or other of the provincial towns, which make a specialty of such celebrations. Lewes, for instance, or Battle, down in Sussex.

In London one would probably forget all about Guy Fawkes and the horrid plot to dismiss a parliament and a king for good and all—on the opening day, too! If it weren't for the ragged urchins who blackmail you on every corner with "A penny for the Guy, sir." These ragamuffins and their dummies, and here and there a discreet letting off of fireworks and rockets in backyards.

Just to amuse the children, of course—this is about all that London ever sees of the celebrations. But down in the country they go in for the real thing—processions, enormous bonfires, and a genuine saturnalia of flying squibs and crackers, which sputter and bang about your feet and your head in a way to make you wonder if it is safe to be out in anything but a complete A.R.P. outfit, mask and all.

At Lewes on Saturday night a good many people were haled off to the hospital, and a good many more to the police station. Among various things they burned up was a motor-car—oh, just from pure "joy de vive," as Mr. Polly used to call it. At Brighton a few miles away a boy was blown up, but this, it was felt, was going a little too far. Even Guy Fawkes himself didn't kill anybody.

### Simple Minded

FOLLOWERS of Delia Bacon and Ignatius Donnelly and such other eminent Baconians recently scored an amazing success. They were able to persuade the Dean of Westminster—Heaven only knows how or why!—to let them dig up Spenser's supposed grave in the Poets' Corner of the Abbey, in the hope of being able to find evidence that Bacon wrote the plays of Shakespeare.

Legend states that, when Spenser was buried, famous poets and dramatists of the day threw into his grave metrical tributes to his glory—pens and all! The Baconian argument was that either Shakespeare wouldn't be represented, thereby proving that he wasn't regarded as a famous poet of the day, or his contribution would be found to be in the handwriting of Lord Bacon, who did all his other stuff for him, and presumably would do this. Simple, isn't it? At any rate, simple-minded.

Last week they dug up the selected place in Poets' Corner. They found nothing—nothing that had any bearing on their purpose. There was a leaden coffin, but it obviously was not Spenser's. Now they want to be allowed to dig somewhere else. They are quite sure that this time—but it is most improbable that they will be allowed.

A good joke is a good joke, but it shouldn't be carried too far. And when it comes to digging up the bones of the mighty dead in the search for evidence of this sort, it really is carrying things too far. Even a Baconian enthusiast might well hesitate. Certainly the Dean of Westminster is likely to, for there has been sufficient public outcry against the business to make such research extremely difficult in future. They'll have to leave their spades at the door.

### His Ears Are Red

OUR new First Lord of the Admiralty, Earl Stanhope, has also been letting himself go. But not all his fire-crackers have gone off with the proper bang. Some of them seem to have been rather damp squibs. But no one can say that he hasn't shown courage in picking the people he did to hurl them at. Winston Churchill, for one, and all of Fleet Street, for another. These animals are dangerous—they fight back when attacked.

With regard to the doughty Winston, Earl Stanhope said that he was more to blame than anyone else for the situation today in the Navy. In 1924 the Admiralty had asked for four cruisers, but Winston Churchill,

who was then Chancellor of the Exchequer, refused to let them have them. Shame!

That seems to be going back rather a long time, and Winston has been quick to point it out. He made besides the very effective retort that as the Navy seemed to be about the only part of the national defences in a really high state of efficiency, he would be very happy to assume any responsibility for it that could reasonably be allotted to him. He then proceeded to make a few reflections on the First Lord's good sense and good manners, which must have caused that gentleman's ears to turn very red indeed.

### Shooting Off

LORD STANHOPE doesn't seem to have been any wiser in his attack on Fleet Street. He said that the newspapers criticized the Government for its lack of preparations against air-raids, and yet none of those waddy institutions had themselves made any arrangements for printing their papers elsewhere, in case Fleet Street should be blown to smithereens—as it well might be.

To this the newspapers make the reply—familiar to everyone who knows anything at all about Fleet Street—that all but three daily newspapers already have alternative printing plants outside London, and that these three have made adequate arrangements. Production would be easy, they point out, but distribution might not be, for the simple reason that they cannot find out what the Government means to do regarding railway operation, road transport, and petrol supplies—all very vital matters.

They make the further suggestion that even new First Lords shouldn't go shooting off their bazoos before they know what they are talking about. More redness about the ears!

### Sixpenny Flutter

ANOTHER eminent clergyman to come in for some pretty sharp criticism lately is the Bishop of Liverpool. But not from the public. The public will probably be pretty solidly on the Bishop's side. It is other eminent brethren of the cloth who have been getting hot under the clerical collar.

Recently at a diocesan conference Dr. David, for that is his name, made the genial remark that he "couldn't see any harm in a sixpenny flutter on a football pool." But he did think that far too much money was being made by the promoters of such pools, and that the Government ought to levy a tax on the stake money, and devote the proceeds to providing playing-fields and other social amenities for the poor.

Not such a bad idea, you might think. To hundreds of thousands, perhaps millions, of people throughout the country, the weekly football "flutter" is part of the romance of life—to lives in which romance isn't any too plentiful. They send off their weekly sixpence or shilling, and for a day or so they are wealthy—until the results come out. Dreams of that sort ought to be worth sixpence, even though they never become more than dreams. And, if the promoters make too much money, take some of it away and do good with it.

What could be more sensible? Sez you, perhaps—but not the Bishop of Manchester, who has called upon the Church to "declare its mind on this great and growing evil." And not the Rural Dean of Salford who, at another diocesan conference, carried amid general applause a resolution condemning the remarks of the Bishop of Liverpool as utterly "deplorable."

"The Church's attitude towards betting," said the Rural Dean, "has been surrounded by a moral mist, but the words of the Bishop of Liverpool have changed it into a dense moral fog."

So now Bishop David knows! But it is not likely that he is looking around for a stool of repentance to sit on. He is more likely to be looking around for his football coupon to fill it in with next week's winners. I like that word "flutter" on the episcopal lips. It has a fine sporting ring. And there is always room in the public heart for a really sporting bishop. It began to look as if clergymen with sporting tastes never got any higher than a vicarage. This is a pleasant reversion to an old and genial tradition.



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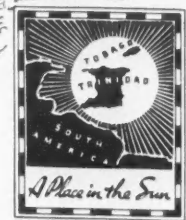
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# What's New in the 1939 Cars

BY WILLIAM R. CAMPBELL  
Editor, Motor Magazine

**BETTER** value cars, stepped up in appearance and performance, are the bait the moguls of motordom are dangling before the car-buying public for 1939.

Those who doubt will have a good opportunity to check the above assertion at the National Motor Show, November 26 to December 3, at the Automotive Building in Exhibition Park, Toronto. Last year, close to 100,000 people attended the show. Larger crowds are looked for this year.

Generally speaking, prices are lower, although values have been enhanced. Chief emphasis has been laid on styling, with streamlining predominant. Other factors to which the automobile fraternity have paid close attention are safety, comfort, ease of handling, convenience of controls such as the almost universal trend toward placing the gearshift lever on the steering column just below the steering wheel and the hand brake under the dash to the left of the driver; roomier bodies and more refined interiors, headlights in fenders, catwalk cooling such as is used extensively on European racing cars, increased rear end luggage space with the disappearance, with few exceptions, of the rear trunk; removal of the running boards in some of the medium and higher-priced cars, and so on.

**WITH** the adoption of hydraulic brakes by the Ford and Willys-Overland companies, there is not a passenger car now being made on the North American continent that is not so equipped.

Considerable attention will be focussed on three new cars which have made their debut this fall—the Mercury 8 by Ford, the Overland by Willys and the Hupmobile "Skylark," presently in production as a six-cylinder line but which will also be produced early in the New Year as a four-cylinder job.

Two names which have disappeared, Pierce-Arrow and Terraplane. The cases differ in that the former means relegation to obscurity of one of the oldest American makes, while the second simply means that Hudson has decided henceforth to market all its lines under the Hudson name.

**CADILLAC-LASALLE:** A new rear spring suspension, designed to eliminate sway forces set up over rough roads and around corners, on the LaSalle and Cadillac "61." For the first time in Canada the "turret top sunshine roof" is available on standard bodies, the device consisting of a sliding roof panel that may be locked in any position. Visibility has been increased by higher window panes and windshields, with narrower body pillars. Running boards are optional on all lines. Instruments are mounted directly in front of the driver under one section of a curved glass panel that extends the full width of the car.

**CHEVROLET** Master and Master DeLuxe: Optional at slight extra cost is the new vacuum-assist gearshift with steering column control. Through co-ordination of front and rear suspension, a new balanced ride has been achieved. There is a new steering mechanism wherein steering action is now transmitted direct from a rubber insulated pitman arm through a tie-rod to each front wheel, thus cutting down turning radius.

**CHRYSLER** Royal, Imperial and Custom Imperial: The Royal engine has been raised to 100 horsepower. There is a new 130 horsepower engine in the Imperial and Custom Imperial with compression increased to produce more power and smoother performance. A new transmission of overdrive type, similar to former Chrysler types, will prove of more value to the driver because it cuts in at speeds of from 23 to 28 miles per hour instead of above 40, which means it will be available for much more driving. There is a handy control gearshift lever under the steering wheel, with the hand brake moved to the left of the driver under the dash. Windshield wipers operate at constant speed independently of engine action. As is the case on other Chrysler lines (De Soto, Dodge and Plymouth) a safety speedometer is featured, on which a light flashes green when the car is operated at speeds up to 30 m.p.h., turns to amber in the 30 to 50 m.p.h. range, and glows red when 50 is exceeded.

**DE SOTO:** The trunk "bustle" has disappeared to give place to a luggage compartment, concealed in the streamlining of the rear deck, with more space than the trunk had. The body is 4½ inches wider across the front compartment, which is now clear with the gearshift on the steering column and the hand brake at the left under the dash. Hood length has been increased. So has the safety glass area, giving greater visibility all around. The dual power transmission gives the advantages of overdrive, yet the driver can drop back into conventional gear at any speed merely by pushing the accelerator pedal to the floor.

**DODGE** Custom, DeLuxe and Six: Wheelbase on all Dodge models has been increased by two inches. New independent front wheel springing is said to give a smoother ride, and new downdraft carburetors improve engine performance. Custom and DeLuxe models have the gearshift lever on the steering column as standard equipment, with the new auto-mesh transmission making gear shifting easier. Steering has been improved, and the "safety signal" speedometer is incorporated on all lines. Headlamps are now built into the forward sweep of the front fenders, while tail lamps are also built-in being streamlined into the surface of the extended rear-fender skirt.

**FORD** Mercury 8, Ford DeLuxe V-8 and Ford V-8: The new Mercury 8 has a 116-inch wheelbase and its V-type engine develops 95 horsepower. Hydraulic brakes are standard. In appearance the new Mercury resembles the Zephyr, but still has a distinct styling of its own. It is available in four body types—a town sedan, sedan, sedan-coupe and sport convert-

ible. Sound insulation is a feature of the new car, as well as of the other two lines. It has dual windshield wipers, twin electric air horns, two sun visors and dual combination rear-and-stop lights. Spare wheel is carried upright against the front panel of the luggage compartment. The DeLuxe V-8 and the Ford V-8 also resemble the Zephyr. Both are powered by an 85-horsepower engine of even more rugged construction.

**HUDSON:** Dropping the name Terraplane, Hudson presents three new lines of cars all bearing the Hudson name for 1939, with safety as the keynote. The lines are the 112, with 86 horsepower engine, on a 112-inch wheelbase; the Hudson Six with 96 horsepower engine, on 118-inch wheelbase; and a new Country Club series with both six and eight-cylinder motors giving respectively 101 and 122 horsepower, mounted on 122-inch wheelbase; and a special eight-cylinder custom sedan on 129-inch wheelbase. An innovation in upholstery is the cushions made from latex for which air cooling and ventilation are claimed. A new auto-poise system of chassis stabilization is said to increase comfort, safety and sense of security under all road conditions. Front ends of all models have been completely restyled.

**LINCOLN-ZEPHYR:** For 1939 the Lincoln-Zephyr is available in six body types, eight modern colors and a variety of upholstery options. The modern vogue of streamline design is advanced still further in the 1939 car. Doors now carry extensions at their lower edges which conceal the narrow running boards and also serve to keep them clean. The gearshift lever is removed from the floor and operates under the instrument panel, out of the way of front seat passengers. The roomy luggage compartment lights automatically when opened. Original

Lincoln-Zephyr features, including welded all-steel truss-type unit-body and frame construction for closed cars and welded body-frame construction in convertibles, are continued.

**MCLAUGHLIN-BUICK:** Catwalk cooling with entirely new styling and a number of engineering improvements feature this car for 1939. All models now have "handi-shift" remote control with the gearshift lever under the steering wheel. A safety feature is a new direction signal which flashes a light to let following car drivers know that a left or right turn is intended. Frames are completely redesigned with the result that the floor is lowered almost two inches. Independent front wheel suspension using coil springs is continued. However, in the Series 44 and 46, this has been improved to provide steadier and easier steering. Also on the 44 and 46, running boards may be had as optional equipment in place of stream boards. Engine improvements, include a new fuel conditioner with new carburetor, automatic choke, air cleaner and manifold; new water pump bearings sealed and lubricated for life; new engine mountings.

**NASH** and Nash LaFayette: Twenty-two models in all, presenting a new streamline style motif, are Nash's contribution to the 1939 new cars. Air conditioning of both lines has been improved. In the LaFayette an advance is reported with the use of a new engine made up of two major parts—engine block and engine head. The manifold is cast into the block. It is an L-head type motor with dual jet carburetion. This simplified motor design is also used in the Nash medium-priced cars, but they will be twin-ignition, valve-in-head motors as formerly. New shock absorbers, 40 per cent. longer than last year, are used. Remote control gearshift is optional on all series of Nash cars.

Bodies are wider by as much as four inches. Windshield vision is increased by greater width and height and by the pitch of the glass.

**OLDSMOBILE:** This G.M. line is featured this year by a new "rhythmic ride," which engineers describe as a perfect balance between front and rear springs by the use of four frictionless coil springs. Stabilizer arms prevent fore and aft movement. Dual centre-control steering is used to minimize road shocks. Handi-shift control replaces the conventional gearshift, with the emergency brake under the dash to the left of the driver. All models have pressed steel wheels, which appear smaller than usual. Provision is made for strap-on chains. A unit front end construction has the headlamps, radiator and fenders joined as an integral part by a brace, while brace rods fasten the top of the unit to the body of the dash.

**PACKARD:** Outstanding change for 1939 in the Packard lines is in the Super Eight. As compared with its predecessor, it is considerably lighter and of shorter wheelbase. It retains the 130 horsepower engine. All models are characteristically Packard in appearance. Chief mechanical improvement in all lines except the Twelve is the new gearshift set-up, changes being made with a small lever on the steering column just under the steering wheel. Transmissions of both the Six and Eight have been enlarged. Gears are of larger size and additional anti-friction bearings are provided. All three forward speed gears are in constant mesh in this new transmission. A new simplified fourth speed, or overdrive, automatically actuated by depressing and releasing the accelerator pedal, is available at extra cost on the Six, Eight and Super Eight. A button on the dash can make this overdrive available for operation or lock it out of service. New is a fifth shock absorber on the three lines mentioned, to suppress sideways or transverse road shocks.

**PLYMOUTH:** With a two-inch longer wheelbase, Plymouth for 1939 shows considerable styling and mechanical advancement. Interiors in all models are improved. New coil springs give a smoother ride. Gearshift lever on the steering column is standard on De Luxe and Custom models. A safety signal speedometer is standard equipment. A bigger, more powerful-looking hood presents a sweep that goes 10 inches farther forward as it curves down to this year's lower grille. A V-type windshield adds length above the body centre. All instruments and controls are centred directly in front of the driver. Trunk models provide more luggage space.

**PONTIAC** Arrow and Chieftain: Innovations for 1939 include new exterior treatment featured by a new grille; new springing and shock absorbers; new and easier steering; new ventilated clutch; steering column gearshift available on both lines, standard on Arrow and optional at extra cost on Chieftain; a harmonic balancer; new and quieter valve action; and new water pump, carburetion, oil distributor and instrument panel. In the Chieftain knee action of the open coil, spring type is employed on the independently sprung wheels, supplemented by built-in, double-acting hydraulic shock absorbers. Steering reform on the Arrow gives the steering column a new pitch. Improvement in the clutch includes the cutting of slots in the rim of the pressure plate for ventilation and temperature control.

**STUDEBAKER:** For 1939 the front ends have the appearance of solidity, plus streamlined efficiency, both in the State President and State Commander lines. Body models are four-door sedans, club sedans, coupes and convertibles in both lines. Three major advancements are the new type of overdrive, which now cuts in at thirty miles per hour, but which can be changed to conventional at the driver's will by depressing the accelerator to the floor; a new heating and air ventilating system which draws outside air from above the running board at the left of the car, filters it, passes it through the heater core, and distributes it; and the re-

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ARTHUR S. BOURINOT.  
Ottawa, Ont.

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... with the ride and drive of your lifetime!

*"It looks and performs like a million dollars but—"*

*What about the price?"*

*"That is where you are due for a big surprise sir. Nash is but a few dollars higher than the lowest priced cars—and look what you get for your money!"*

*Ask your Nash dealer what this grand automobile will cost you. It's a great buy!*



**EXCITING NEW NASH "HURRICANE POWER"**  
Even in lowest priced models you flash from 15 to 50 M.P.H. in 13 seconds in high! And with this performance, economy is even better than last year.



**CONDITIONED AIR** for Winter Driving—now made automatic! "Tune in" the comfort you want... the "Weather Eye" keeps it constant.

**A New Experience... A Car that carries its own weather... that you can sleep in... that goes like the wind!**

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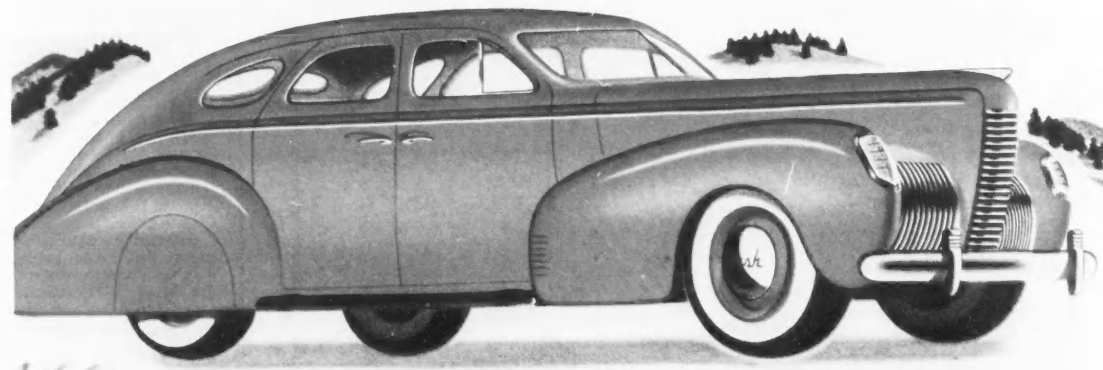
Close the windows tight... shut out the cold, the wind, the dust, the noise of the highway... sink into the luxurious Nash cushions... and enjoy the smoothest, quietest, most comfortable ride you've ever known!

Nash "Conditioned Air" controlled by the amazing "Weather Eye", and "Dancing Sand" sound-proofing, keep the interior of the new Nash as fresh and noiseless as a

windless day in the May woods. Your nerves, your health, will reflect the difference. Long, low and lithe, the 1939 Nash gives you more room than you've been accustomed to. Rear seats become a double bed at will. You can sleep in the new Nash.

Already noted throughout Canada for its ruggedness and reliability, Nash now provides added power and speed... faster pickup, easier steering... new, flashing performance! A fourth speed forward gives you wings on the highway. We believe it's the world's most modern car.

Nash models are priced very little higher than the lowest. Convenient terms on the Nash budget plan. Dealers across Canada. Centrally located parts depots for quick servicing everywhere. See your Nash Dealer. Drive this great car today.



**NOW ON DISPLAY... FOUR SERIES OF GREAT CARS... 21 MODELS**  
Nine of Them Priced Right Next to the Lowest... See them today



500 MILES a day is an easy, delightful trip. Then you can sleep in your Nash—in a double bed.

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## LONDON LETTER

### "A Penny for the Guy, Sir"

BY P.O'D.

London, Nov. 7

MODERN England is a quiet, orderly, and rather dull place—at any rate, compared to the Merrie England of tradition. But there are times and places when even modern England lets itself go with something of the old riotous recklessness. To anyone who has any doubt about it, I would suggest a Guy Fawkes night at one or other of the provincial towns, which make a specialty of such celebrations. Lewes, for instance, or Battle, down in Sussex.

In London one would probably forget all about Guy Fawkes and the horrid plot to dismiss a parliament and a king for good and all—on the opening day, too! if it weren't for the ragged urchins who blackmail you on every corner with "A penny for the Guy, sir." These ragamuffins and their dummies, and here and there a discreet letting off of fire-crackers and rockets in backyards—this is about all that London ever sees of the celebrations.

But down in the country they go in for the real thing—processions, enormous bonfires, and a genuine saturnalia of flying squibs and crackers, which sputter and bang about your feet and your head in a way to make you wonder if it is safe to be out in anything but a complete A.R.P. outfit, mask and all.

At Lewes on Saturday night a good many people were haled off to the hospital, and a good many more to the police station. Among various things they burned up was a motor-car—oh, just from pure "joy de vive," as Mr. Polly used to call it. At Brighton a few miles away a boy was blown up, but this, it was felt, was going a little too far. Even Guy Fawkes himself didn't kill anybody.

### Simple Minded

FOLLOWERS of Delia Bacon and Ignatius Donnelly and such other eminent Baconians recently scored an amazing success. They were able to persuade the Dean of Westminster—Heaven only knows how or why!—to let them dig up Spenser's supposed grave in the Poets' Corner of the Abbey, in the hope of being able to find evidence that Bacon wrote the plays of Shakespeare.

Legend states that, when Spenser was buried, famous poets and dramatists of the day threw into his grave metrical tributes to his glory—poems and all! The Baconian argument was that either Shakespeare wouldn't be represented, thereby proving that he wasn't regarded as a famous poet of the day, or his contribution would be found to be in the handwriting of Lord Bacon, who did all his other stuff for him, and presumably would do this. Simple, isn't it? At any rate, simple-minded.

Last week they dug up the selected place in Poets' Corner. They found nothing—nothing that had any bearing on their purpose. There was a leaden coffin, but it obviously was not Spenser's. Now they want to be allowed to dig somewhere else. They are quite sure that this time—but it is most improbable that they will be allowed.

A good joke is a good joke, but it shouldn't be carried too far. And when it comes to digging up the bones of the mighty dead in the search for evidence of this sort, it really is carrying things too far. Even a Baconian enthusiast might well hesitate. Certainly the Dean of Westminster is likely to, for there has been sufficient public outcry against the business to make such research extremely difficult in future. They'll have to leave their spades at the door.

### His Ears Are Red

OUR new First Lord of the Admiralty, Earl Stanhope, has also been letting himself go. But not all his fire-crackers have gone off with the proper bang. Some of them seem to have been rather damp squibs. But no one can say that he hasn't shown courage in picking the people he did to hurl them at. Winston Churchill, for one, and all of Fleet Street, for another. These animals are dangerous—they fight back when attacked.

With regard to the doughty Winston, Earl Stanhope said that he was more to blame than anyone else for the situation today in the Navy. In 1924 the Admiralty had asked for four cruisers, but Winston Churchill,

who was then Chancellor of the Exchequer, refused to let them have them. Shame!

That seems to be going back rather a long time, and Winston has been quick to point it out. He made besides the very effective retort that as the Navy seemed to be about the only part of the national defences in a really high state of efficiency, he would be very happy to assume any responsibility for it that could reasonably be allotted to him. He then proceeded to make a few reflections on the First Lord's good sense and good manners, which must have caused that gentleman's ears to turn very red indeed.

### Shooting Off

LORD STANHOPE doesn't seem to have been any wiser in his attack on Fleet Street. He said that the newspapers criticized the Government for its lack of preparations against air-raids, and yet none of those waddy institutions had themselves made any arrangements for printing their papers elsewhere, in case Fleet Street should be blown to smithereens—as it well might be.

To this the newspapers make the reply—familiar to everyone who knows anything at all about Fleet Street—that all but three daily newspapers already have alternative printing plants outside London, and that these three have made adequate arrangements. Production would be easy, they point out, but distribution might not be, for the simple reason that they cannot find out what the Government means to do regarding railway operation, road transport and petrol supplies—all very vital matters.

They make the further suggestion that even new First Lords shouldn't go shooting off their bazooks before they know what they are talking about. More redness about the ears!

### Sixpenny Flutter

ANOTHER eminent clergyman to come in for some pretty sharp criticism lately is the Bishop of Liverpool. But not from the public. The public will probably be pretty solidly on the Bishop's side. It is other eminent brethren of the cloth who have been getting hot under the clerical collar.

Recently at a diocesan conference Dr. David, for that is his name, made the genial remark that he "couldn't see any harm in a sixpenny flutter on a football pool." But he did think that far too much money was being made by the promoters of such pools, and that the Government ought to levy a tax on the stake money, and devote the proceeds to providing playing-fields and other social amenities for the poor.

Not such a bad idea, you might think. To hundreds of thousands, perhaps millions, of people throughout the country, the weekly football "flutter" is part of the romance of life—to lives in which romance isn't any too plentiful. They send off their weekly sixpence or shilling, and for a day or so they are wealthy—until the results come out. Dreams of that sort ought to be worth sixpence, even though they never become more than dreams. And, if the promoters make too much money, take some of it away and do good with it.

What could be more sensible? Sez you, perhaps—but not the Bishop of Manchester, who has called upon the Church to "declare its mind on this great and growing evil." And not the Rural Dean of Salford who, at another diocesan conference, carried amid general applause a resolution condemning the remarks of the Bishop of Liverpool as utterly "deplorable."

"The Church's attitude towards betting," said the Rural Dean, "has been surrounded by a moral mist, but the words of the Bishop of Liverpool have changed it into a dense moral fog."

So now Bishop David knows! But it is not likely that he is looking around for a stool of repentance to sit on. He is more likely to be looking around for his football coupon to fill it in with next week's winners. I like that word "flutter" on the episcopal lips. It has a fine sporting ring. And there is always room in the public heart for a really sporting bishop. It began to look as if clergymen with sporting tastes never got any higher than a vicarage. This is a pleasant reversion to an old and genial tradition.



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# What's New in the 1939 Cars

BY WILLIAM R. CAMPBELL  
Editor, Motor Magazine

**BETTER** value cars, stepped up in appearance and performance, are the bait the moguls of motordom are dangling before the car-buying public for 1939.

Those who doubt will have a good opportunity to check the above assertion at the National Motor Show, November 26 to December 3, at the Automotive Building in Exhibition Park, Toronto. Last year, close to 100,000 people attended the show. Larger crowds are looked for this year.

Generally speaking, prices are lower, although values have been enhanced. Chief emphasis has been laid on styling, with streamlining predominant. Other factors to which the automobile fraternity have paid close attention are safety, comfort, ease of handling, convenience of controls such as the almost universal trend toward placing the gearshift lever on the steering column just below the steering wheel and the hand brake under the dash to the left of the driver; roomier bodies and more refined interiors, headlights in fenders, catwalk cooling such as is used extensively on European racing cars, increased rear-end luggage space with the disappearance, with few exceptions, of the rear trunk; removal of the running boards in some of the medium and higher-priced cars, and so on.

**WITH** the adoption of hydraulic brakes by the Ford and Willys-Overland companies, there is not a passenger car now being made on the North American continent that is not so equipped.

Considerable attention will be focussed on three new cars which have made their debut this fall—the Mercury 8 by Ford, the Overland by Willys and the Hupmobile "Skylark," presently in production as a six-cylinder line but which will also be produced early in the New Year as a four-cylinder job.

Two names have disappeared, Pierce-Arrow and Terraplane. The cases differ in that the former means relegation to obscurity of one of the oldest American makes, while the second simply means that Hudson has decided henceforth to market all its lines under the Hudson name.

**CADILLAC-LASALLE:** A new rear spring suspension, designed to eliminate sway forces set up over rough roads and around corners, on the LaSalle and Cadillac "61." For the first time in Canada the "turret top sunshine roof" is available on standard bodies, the device consisting of a sliding roof panel that may be locked in any position. Visibility has been increased by higher window panes and windshields, with narrower body pillars. Running boards are optional on all lines. Instruments are mounted directly in front of the driver under one section of a curved glass panel that extends the full width of the car.

**CHEVROLET** Master and Master DeLuxe: Optional at slight extra cost is the new vacuum-assist gearshift with steering column control. Through co-ordination of front and rear suspension, a new balanced ride has been achieved. There is a new steering mechanism wherein steering action is now transmitted direct from a rubber insulated pitman arm through a tie-rod to each front wheel, thus cutting down turning radius.

**CHRYSLER** Royal, Imperial and Custom Imperial: The Royal engine has been raised to 100 horsepower. There is a new 130 horsepower engine in the Imperial and Custom Imperial with compression increased to produce more power and smoother performance. A new transmission of overdrive type, similar to former Chrysler types, will prove of more value to the driver because it cuts in at speeds of from 23 to 28 miles per hour instead of above 40, which means it will be available for much city driving. There is a handy control gearshift lever under the steering wheel, with the hand brake moved to the left of the driver under the dash. Windshield wipers operate at constant speed independently of engine action. As is the case on other Chrysler lines (De Soto, Dodge and Plymouth) a safety speedometer is featured, on which a light flashes green when the car is operated at speeds up to 30 m.p.h., turns to amber in the 30 to 50 m.p.h. range, and glows red when 50 is exceeded.

**DE SOTO:** The trunk "bustle" has disappeared to give place to a luggage compartment, concealed in the streamlining of the rear deck, with more space than the trunk had. The body is 4½ inches wider across the front compartment, which is now clear with the gearshift on the steering column and the hand brake at the left under the dash. Hood length has been increased. So has the safety glass area, giving greater visibility all around. The dual power transmission gives the advantages of overdrive, yet the driver can drop back into conventional gear at any speed merely by pushing the accelerator pedal to the floor.

**DODGE** Custom, DeLuxe and Six: Wheelbase on all Dodge models has been increased by two inches. New independent front wheel springing is said to give a smoother ride, and new downdraft carburetors improve engine performance. Custom and DeLuxe models have the gearshift lever in the steering column as standard equipment, with the new auto-mesh transmission making gear shifting easier. Steering has been improved, and the "safety signal" speedometer is incorporated on all lines. Headlamps are now built into the forward sweep of the front fenders, while tail lamps are also built-in being streamlined into the surface of the extended rear-fender skirt.

**FORD** Mercury 8, Ford DeLuxe V-8 and Ford V-8: The new Mercury 8 has a 116-inch wheelbase and its V-type engine develops 95 horsepower. Hydraulic brakes are standard. In appearance the new Mercury resembles the Zephyr, but still has a distinct styling of its own. It is available in four body types—a town sedan, sedan, sedan-coupe and sport convert-

ible. Sound insulation is a feature of the new car, as well as of the other two lines. It has dual windshield wipers, twin electric air horns, two sun visors and dual combination rear-and-stop lights. Spare wheel is carried upright against the front panel of the luggage compartment. The DeLuxe V-8 and the Ford V-8 also resemble the Zephyr. Both are powered by an 85-horsepower engine of even more rugged construction.

**HUDSON:** Dropping the name Terraplane, Hudson presents three new lines of cars all bearing the Hudson name for 1939, with safety as the keynote. The lines are the 112, with 86 horsepower engine, on a 112-inch wheelbase; the Hudson Six with 96 horsepower engine, on 118-inch wheelbase; and a new Country Club series with both six and eight-cylinder motors giving respectively 101 and 122 horsepower, mounted on 122-inch wheelbase; and a special eight-cylinder custom sedan on 129-inch wheelbase. An innovation in upholstery is the cushions made from latex for which air cooling and ventilation are claimed. A new auto-poise system of chassis stabilization is said to increase comfort, safety and sense of security under all road conditions. Front ends of all models have been completely restyled.

**LINCOLN-ZEPHYR:** For 1939 the Lincoln-Zephyr is available in six body types, eight modern colors and a variety of upholstery options. The modern vogue of streamline design is advanced still further in the 1939 car. Doors now carry extensions at their lower edges which conceal the narrow running boards and also serve to keep them clean. The gearshift lever is removed from the floor and operates under the instrument panel, out of the way of front seat passengers. The roomy luggage compartment lights automatically when opened. Original

Lincoln-Zephyr features, including welded all-steel truss-type unit-body-and-frame construction for closed cars and welded body-frame construction in convertibles, are continued.

**MC LAUGHLIN-BUICK:** Catwalk cooling with entirely new styling and a number of engineering improvements feature this car for 1939. All models now have "handi-shift" remote control with the gearshift lever under the steering wheel. A safety feature is a new direction signal which flashes a light to let following car drivers know that a left or right turn is intended. Frames are completely redesigned with the result that the floor is lowered almost two inches. Independent front wheel suspension using coil springs is continued. However, in the Series 44 and 46, this has been improved to provide steadier and easier steering. Also on the 44 and 46, running boards may be had as optional equipment in place of stream boards. Engine improvements include a new fuel conditioner with new carburetor, automatic choke, air cleaner and manifold; new water pump bearings sealed and lubricated for life; new engine mountings.

**NASH** and Nash LaFayette: Twenty-two models in all, presenting a new streamline style motif, are Nash's contribution to the 1939 new cars. Air conditioning of both lines has been improved. In the LaFayette an advance is reported with the use of a new engine made up of two major parts—engine block and engine head. The manifold is cast into the block. It is an L-head type motor with dual jet carburetion. This simplified motor design is also used in the Nash medium-priced cars, but they will be twin-ignition, valve-in-head motors as formerly. New shock absorbers, 40 per cent. longer than last year, are used. Remote control gearshift is optional on all series of Nash cars.

Bodies are wider by as much as four inches. Windshield vision is increased by greater width and height and by the pitch of the glass.

**OLDSMOBILE:** This G.M. line is featured this year by a new "rhythmic ride," which engineers describe as a perfect balance between front and rear springs by the use of four frictionless coil springs. Stabilizer arms prevent fore and aft movement. Dual centre-control steering is used to minimize road shocks. Handi-shift control replaces the conventional gearshift, with the emergency brake under the dash to the left of the driver. All models have pressed steel wheels, which appear smaller than usual. Provision is made for strap-on chains. A unit front end construction has the headlamps, radiator and fenders joined as an integral part by a brace, while brace rods fasten the top of the unit to the body of the dash.

**PACARD:** Outstanding change for 1939 in the Packard lines is in the Super Eight. As compared with its predecessor, it is considerably lighter and of shorter wheelbase. It retains the 130 horsepower engine. All models are characteristically Packard in appearance. Chief mechanical improvement in all lines except the Twelve is the new gearshift set-up, changes being made with a small lever on the steering column just under the steering wheel. Transmissions of both the Six and Eight have been enlarged. Gears are of larger size and additional anti-friction bearings are provided. All three forward speed gears are in constant mesh in this new transmission. A new simplified fourth speed, or overdrive, automatically actuated by depressing and releasing the accelerator pedal, is available at extra cost on the Six, Eight and Super Eight. A button on the dash can make this overdrive available for operation or lock it out of service. New is a fifth shock absorber on the three lines mentioned, to suppress sideways or transverse road shocks.

**PLYMOUTH:** With a two-inch longer wheelbase, Plymouth for 1939 shows considerable styling and mechanical advancement. Interiors in all models are improved. New coil springs give a smoother ride. Gearshift lever on the steering column is standard on DeLuxe and Custom models. A safety signal speedometer is standard equipment. A bigger, more powerful-looking hood presents a sweep that goes 10 inches farther forward as it curves down to this year's lower grille. A V-type windshield adds length above the body centre. All instruments and controls are centred directly in front of the driver. Trunk models provide more luggage space.

**PONTIAC** Arrow and Chieftain: Innovations for 1939 include new exterior treatment featured by a new grille; new springing and shock absorbers; new and easier steering; new ventilated clutch; steering column gearshift available on both lines, standard on Arrow and optional at extra cost on Chieftain; a harmonic balancer; new and quieter valve action; and new water pump, carburetion, oil distributor and instrument panel. In the Chieftain knee action of the open coil, spring type is employed on the independently sprung wheels, supplemented by built-in, double-acting hydraulic shock absorbers. Steering reform on the Arrow gives the steering column a new pitch. Improvement in the clutch includes the cutting of slots in the rim of the pressure plate for ventilation and temperature control.

**STUDEBAKER:** For 1939 the front ends have the appearance of solidity, plus streamlined efficiency, both in the State President and State Commander lines. Body models are four-door sedans, club sedans, coupes and convertibles in both lines. Three major advancements are the new type of overdrive, which now cuts in at thirty miles per hour, but which can be changed to conventional at the driver's will by depressing the accelerator to the floor; a new heating and air ventilating system which draws outside air from above the running board at the left of the car, filters it, passes it through the heater core, and distributes it; and the re-

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THE river's lovely arm  
Braceleted, jewelled  
With a million lights  
Enfolds the city's form  
And will not let it go.  
A tourniquet of bridges  
Cannot stem  
The turbulent, recurrent roar  
Of the life blood flow  
As with impassioned pulse,  
Exultant leap  
It surges madly on  
Fired from its usual slow lethargic  
pace  
By the touch  
Of the city's breast.  
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ARTHUR S. BOURINOT.

Ottawa, Ont.


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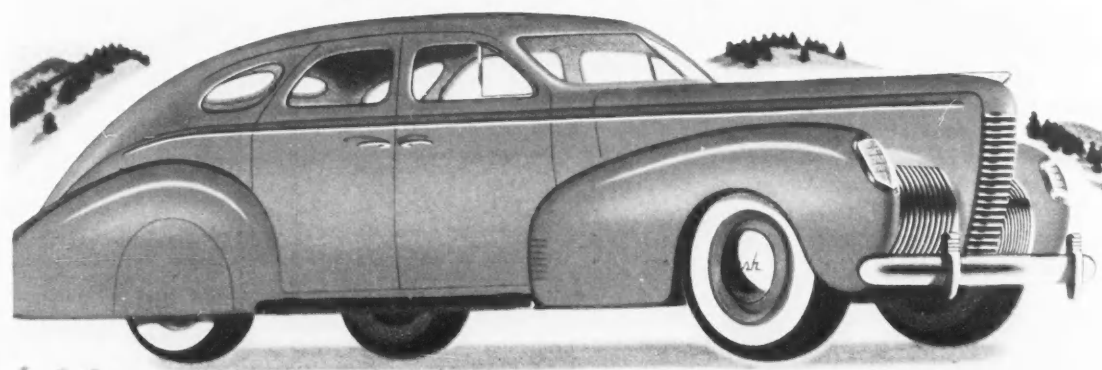
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## B.C. LETTER

### Divorce Business Is Good

BY P. W. LUCE

DIVORCES are becoming disturbingly numerous in British Columbia. Some weeks they average better than one a day. In most cases the principals have been married only a short time, occasionally but a few months, seldom more than five years. The sordid tale of broken hopes is always much the same.

Mr. Justice Manson, speaking also for his colleagues of the Supreme Court, has felt impelled to draw public attention to the continued drift towards divorce as a solution of marital problems.

"It means," said his lordship, "that what we have always regarded in Canada as the very foundation of our society, namely, the home, is being destroyed with a rapidity which will have a very bad effect on the country as a whole. Marriage is a very serious thing. It should bring about a happy partnership, not this sort of misery."

A few days earlier his lordship had occasion to make some very caustic remarks on home life in certain circles. He had been listening to evidence in a case where a 22-year-old wife was suing her 23-year-old husband for divorce, naming a 16-year-old girl as co-respondent. The couple had been married in August, 1937, in Bellingham, after a four months' acquaintance, but had lived together only a few weeks.

"I suppose," this young man," said his lordship, referring to the husband, "never saw the inside of a church in his life. His parents probably ought to be in jail. I can't understand what kind of environment he had at home. It must have been terrible. I suppose bridge games and cocktail parties were a great deal more important to his parents than bringing up the boy in the right way. Yet judging by the photograph filed in court he seems to be a decent-looking youth."

Mr. Justice Manson, however, spoke somewhat hastily and without sufficient knowledge of the circumstances. He later made an *amende honorable* from the bench and explained that he had since learned that the erring husband came from one of the finest homes in Vancouver, had "sweet, lovable, church-going parents who had done all they could to bring him up in the way he should go," but he had spoiled his own life in spite of every chance given him.

Meantime, the divorce action is delayed pending proof of the validity of the Bellingham marriage. Some of these marrying justices of the peace in the American city fifty-five miles from Vancouver are apt to be a bit careless of formalities, even if they are usually careful to collect their fee in advance.

SATURDAY night is the preferred time for British Columbia couples who wish to get married in Bellingham. Sometimes the marriage is the result of a "dare." Frequently it is a runaway match. And too often the urge to immediate matrimony comes out of a bottle.

One 17-year-old girl confessed in court that she had known her husband only two days before she married him in Bellingham, and that she did not know until the following afternoon that she was now his legal wife. She returned to her parents forty-eight hours after the wedding, a sadder and a soberer girl.

In British Columbia it costs five dollars for a marriage license, and eight days must elapse between the issuing of the license and the marriage ceremony.

In the state of Washington an accommodating justice of the peace will issue the license and perform the ceremony in ten minutes. So long as the principals are sober enough to answer "I do"—and have parted with five dollars—he is not concerned with their prospects of future happiness. It's their own look-out. They can always get divorced. About one marriage out of every seven in the United States goes on the rocks, anyway, so why worry about these Canadians?

All the same, decent people who happen to have been married in Bellingham are chary of mentioning the fact these days. Their friends are too apt to greet the announcement with a polite raising of the eyebrows.

LIKE all other Canadian centres where Their Majesties will spend some time during their visit next summer, Vancouver is already planning a royal welcome. Much of it will be similar to that obtaining elsewhere, but present indications are that in the matter of decorations Vancouver will be distinctive, original, and unusually attractive.

The scheme calls for the substitution of greenery for flags and bunting, though naturally these latter will not be altogether excluded. Garlands of cedar ropes are to be strung all along the route of the royal procession and in the business district and there is to be lavish display of Douglas fir and pine boughs. Floral displays on an unprecedented scale are planned by the Parks Board, which is calling for estimates for flower baskets in bloom to be hung along the mile-long route to Stanley Park, and budgeting generously for such a wealth of efflorescence as has never before been seen in these parts.

It is expected that 100,000 new rose bushes will be planted in time for blooming early in the summer.

The most original feature, and the one which will probably delight the King and Queen most, will be the temporary conversion of street lamp standards and telephone poles into totem poles, those color splashed and quaintly carved cedar posts which served the Indians as family trees, the best specimens of which are to be found at Alert Bay and a few other places up the coast. Because of the number required the totem poles will necessarily have to be manufactured in a limited number of patterns, but these will be accurate replicas of Indian handwork, executed under the supervision of native craftsmen.

The noble red man should do himself proud on this historic occasion.

CARMINE MAGLIO is one Italian who thinks more of his adopted country of Canada than he does of Benito Mussolini, even if he does rate the Duce among the greatest men of history. What Mussolini thinks of Maglio does not appear, but one may safely assume that he likes him better if they had not had that difference of opinion about the plums.

Sixty-eight years ago, when he was a little shaver of seven living near Naples, Carmine Maglio was taught a secret method of crossing fruit by his grandfather, who had produced a plum of surpassing sweetness and size which he refused to commercialize. The boy remembered the lesson, but did nothing about it until the late nineties, when he found himself owner of a small orchard in the Kootenays and started experimenting with plum trees.

By crossing thirteen different varieties, Maglio brought to perfection a large sweet plum of firm texture, with a very small stone, something long desired by horticulturists. It keeps in excellent condition for months after being picked.

Seventeen years ago his wife dropped dead while watering his prize plum tree. Maglio lost interest in his orchard. His plum tree died.

Time healed his sorrows. He started again with his cross-fertilizing. Eventually he recaptured his plum of perfection, twice the size of ordinary fruits. A box of these was shipped to Benito Mussolini. The great man found them very good indeed.

Promptly, Mussolini invited Carmine Maglio to return to Italy and establish the new plum in the land of his birth. Transportation and generous financial assistance was assured, but the Nelson rancher declined with thanks. Canada had become home to him, and he preferred to see British Columbia profit by his success, rather than far-away Italy.

This year, for the first time, Maglio plum trees are being sold commercially, though in limited numbers. Most of the specimens have gone to experimental farms in various parts of the Dominion, and a shipment of five has been sent by air to Montreal to be forwarded to the Kew Botanical Gardens in London, where English experts will give them careful attention until they reach bearing stage, which will be at two years of age.

One five-year-old tree in the Nelson orchard yielded five hundred pounds of fruit this year, the fruit growing in "whips" of ten or twelve to the whip.

Mr. Maglio has not yet revealed his secret method of producing this bigger and better plum.

## Your Executor may be TOO ILL to attend to Your Estate



IF YOU appoint a private executor, you can never be sure that illness will not seriously interfere with his administration of your estate. Delays might result which would prove costly—and tie up trust funds needed for the support of your family. Furthermore, if your executor died, it is quite possible that his duties would be assumed by a total stranger whom you would never have named as executor.

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## THE FRONT PAGE

Unique in journalism is SATURDAY NIGHT'S "Front Page", where the events of the week are commented upon with gravity or gaiety as the case may be. The Editors reserve the right to choose which attitude.

THE PUBLISHERS

SATURDAY NIGHT, the Canadian Illustrated Weekly

## THE CANADIAN BANK OF COMMERCE

HEAD OFFICE - TORONTO

### PROFIT AND LOSS ACCOUNT

For Eleven Months Ending 31st October, 1938

Balance brought forward from last year.....	\$ 739,325.73	Dividends for eleven months at eight per cent. per annum.....	\$2,200,000.00
Net profit for eleven months after deducting Dominion and Provincial taxes of \$91,967.55 and making full provision for bad and doubtful debts.....	2,648,975.11	Transferred to Pension Fund	237,218.33
		Written off Bank Premises..	200,000.00
			\$2,637,218.33
		Balance carried forward.....	751,082.51
	\$3,388,300.84		\$3,388,300.84

### STATEMENT AS AT 31st OCTOBER, 1938

ASSETS	
Cash on hand and due from Banks and Bankers.....	\$ 97,139,762.23
Notes of and Cheques on other Banks.....	19,918,722.18
Government and other Public Securities... { Not exceeding market value }	234,591,618.59
Other Bonds and Stocks.....	25,000,921.65
Call and Short Loans (Security held of sufficient marketable value to cover).....	31,320,902.12
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	1,067,000.00
Total Quick Assets (66.63 per cent. of Total Liabilities to the Public).....	\$409,038,926.77
Loans and Discounts (After full provision for bad and doubtful debts).....	215,745,685.22
Liabilities of Customers under Acceptances and Letters of Credit as per contra.....	17,753,616.62
Bank Premises.....	14,633,745.54
Other Assets.....	8,061,317.09
Total Assets.....	\$665,233,291.24
LIABILITIES	
Notes in Circulation.....	\$ 18,093,838.04
Deposits.....	578,013,236.56
Bills Payable.....	11,844.54
Acceptances and Letters of Credit outstanding.....	17,753,616.62
Total Liabilities to the Public....	\$613,872,535.76
Capital Paid Up.....	30,000,000.00
Reserve Fund.....	20,000,000.00
Dividends declared and unpaid.....	609,672.97
Balance of Profit as per Profit and Loss Account.....	751,082.51
Total Liabilities..	\$665,233,291.24

S. H. LOGAN, President

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The Englishman's Castle, since days of Queen Elizabeth, has used such sturdy, symmetrical pieces as these. The fine English reproductions here are of an early oak nest of tables, a hutch, and a joyined stool.

## GALLERY OF ANTIQUES AND REPRODUCTIONS

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# Sherbrooke Street Renaissance

BY HANS VALDIN

Montreal, Que.

A SPIRITUAL and physical renaissance has occurred in the Sherbrooke Street Greek Temple wherein is housed the Montreal Art Gallery. Spiritually, a feverish and successful effort is under way to make the gallery a centre of interest and usefulness to the public of Montreal. Physically, the building has lost its air of slightly decayed respectability. Inside and out the building has been repaired and generally spruced up.

A new \$110,000 addition to the gallery is being constructed. It consists of two stories and a basement, 115 feet by 42 feet. The extension will be completed this winter and will be officially opened by the Governor-General on February 13. The additional space thus obtained will permit the gallery to hang its entire permanent collection. At present, due to lack of space, about one-third of the collection must be stored in the basement. This involves a continual rotation of the pictures on view.

The extra space will also provide room, without interfering with the permanent collection, for the increasing number of loan exhibits planned by the council of the Art Association, which during the past eighteen months has very widely extended general public interest in the gallery. More space will be available both for the museum, and in the basement for a library stock room and a students' lecture hall. New and easier stairways to the upper floor are also included in the new extension.

THE story behind the addition to the gallery goes back a good many years to a time when Harry A. Norton of Ayer's Cliff, Que., became interested in ancient glass, and in due course some of his pieces were loaned to the art gallery for exhibition. From this grew an increasing interest on his part in the Art Association of Montreal, which down the years has benefitted both from his interest and his generosity.

This interest brought forth fruit one hundredfold last year when Mr. Norton offered the gallery \$50,000 towards the cost of constructing additional facilities, provided a similar sum be subscribed by Montrealers. Eager to see the completion of his scheme, and undaunted either by the depression or the European situation, he increased his offer at the beginning of this year to \$60,000. This produced results. Half of the remaining \$50,000 was raised by private subscription amongst the friends of the gallery, and the remainder was taken care of from a bequest of the late Mrs. Charles Meredith.

Gone forever are those former days when neither dogs nor children were admitted to the gallery. Children now

swarm into the place. The changes have come about due to the modern and thoughtful policies adopted by the council. The public's interest has been awakened. People are entering the gallery in much greater numbers; ultimately it will become a civic centre of all things artistic, and not merely a picture gallery.

The number of free public lectures has been augmented, and their appeal widened. This season speakers will deal with a wide variety of subjects ranging from delftware to cathedral architecture, and from the design of samplers and the Acropolis, to nature studies involving the colorings of plants and birds.

PUBLIC interest has also quickened due to the variety of the temporary exhibits held in the gallery. In addition to pictures, exhibits this year will include Polish prints and textiles, wood carving and handicrafts. Another feature which has interested the general public is The Exhibit of the Week. This is a special little loan exhibition which is changed weekly. It may consist merely of three or four pictures of special interest, or again it may include something in no way akin to the graphic arts. Some of the loan exhibits planned for this weekly series this year include jewelled crucifixes, old Canadian silver, Persian glassware, tapestries, English and Irish glass, and rare paintings owned in Montreal.

Resulting from these and kindred activities, public attendance at the gallery has increased substantially. Not infrequently as many as 1,500 persons pass through its doors in a day. Membership in the Association, which steadily declined for four years, is again on the upgrade. It now has 1,400 members, an increase of 16 per cent. over a year ago.

The gallery continues to provide lectures on great artists. This year the series includes Turner, Constable, Degas, Renoir, Van Gogh and Rodin. Prior to each lecture exhibits of the artists' work are hung in the library, and literature germane to the lecture is made readily available on the reading room tables. Loan exhibitions of pictures are appearing with increasing frequency. Planned for the immediate future are exhibitions of Holbein drawings, nineteenth century landscapes, and artists' color proofs.

UNDER Edwin H. Holgate, R.C.A., and Lilius Torrance Newton, R.C.A., the number of art classes and the number of pupils has been substantially enlarged. The gallery also brought William Ogilvie from Toronto to extend its efforts into the realm of commercial and industrial art and design.

The children's classes inaugurated last year by Miss Anne Savage have



IN AN IMPRESSIVE SETTING in Ottawa's Plaza, now undergoing still further beautification, stands Canada's National War Memorial. This view shows the Chateau Laurier in the background.

—Photo by Eric Butterworth, Toronto.

increased in numbers and in popularity. In fact there is room for no more children. They have both modeling and painting classes.

In the general expansion of activities, the business man has not been forgotten. On two afternoons a week he has his own quick-sketching classes. This season there are only a few vacancies in any of the various art classes and courses. The facilities of the gallery studios are employed to their fullest extent. The total number of students enrolled is up considerably from a year ago. In all, some 225 students avail themselves of the facilities provided for study. When the room for the study of design in the new extension is completed, unusual facilities for individual study will be available.

WHILE the French appear in great number at the gallery, as usual in Montreal they do not actively support an effort initiated by the English. Less than two per cent of the membership is French. Efforts are being made, apparently, to enlist a more active French interest in the Association and its gallery. For example, an exhibition was held of the work of the students of l'Ecole des Beaux Arts. And by such steps a better rapport might well be established. The prospects are not hopeless because the French-Canadian has an inherent love of the beautiful; and despite his training which leads him to believe that the English are interested only in the things of the flesh, he might, even at this late date, be persuaded to do something to make Montreal life a bit more interesting.

Under the energetic and tactful leadership of Dr. Charles F. Martin, president of the Association, the gallery and its activities are moving forward rapidly and harmoniously—and harmony is no small achievement in the realm of the arts. He it was who induced a few members to absorb the \$45,000 cost of renovating and cleaning up the building, both inside and out. In the last 18 months, roofing and exterior stonework have been put in good repair, and a great many interior betterments have been effected. The building is now in first class shape. He has also extended the gallery's influence by interesting Montreal industries in the facilities now available for improving commercial design, and for the production of better commercial art. William Ogilvie, who is in charge of the commercial work, is in touch and co-operating with those chiefly responsible for Montreal's output of magazine, billboard and advertising illustrations, and fashion designs. The gallery's library has been renovated;

and the number of reference works increased.

The public schools are becoming increasingly interested in, and associated with the gallery's work amongst children. The Saturday morning children's course is composed of the two most promising children from each school, some of the children of members, and some youngsters from the various settlements in the city. The course provides an interest for 125 children. Their production of colored masks for Halloween was an awful, but pleasant, sight to behold.

WHILE the Art Association and its gallery are thus in an exceedingly healthy spiritual and physical position, strangely enough it is also healthy financially. This is the more extraordinary in view of the manner in which the other arts languish in Montreal. This may be due to a certain measure of respectability which surrounds an appreciation of the graphic arts, whereas the addicts of music, literature and the drama are apt to be regarded with suspicion by the more stolid citizenry. And Montreal is more respectable even than Toronto, popular tradition notwithstanding.

Actually, however, much of the financial health of the gallery is due to the generosity of literally a handful of Montrealers who have donated either collections or trust funds totaling some two million dollars. The Association has ready money on hand and its holdings of cash and securities run to some \$250,000.

The gallery does not obtain and never has obtained any financial support from the government. The amount required to operate the Association and the gallery and its facilities each year runs to some \$22,000. About 55 per cent of this sum comes from annual membership fees; some 27 per cent is subscribed each year by a few Montrealers; and the remainder is provided by the interest on the investments.

What has been achieved to date in popularizing the gallery makes those behind the vigorous extension of its facilities hopeful for the future. It is intended to develop to the full every opportunity available for education and diversion in the arts. A wide variety of loan exhibitions of modern painters, etchers and sculptors is now being planned. Many of these exhibitions may not have a universal appeal, some indeed may appear incongruous, yet they will widen the interest in the gallery. In the year to come Montrealers should obtain a great deal more interest and fun from their gallery than they have in the past.



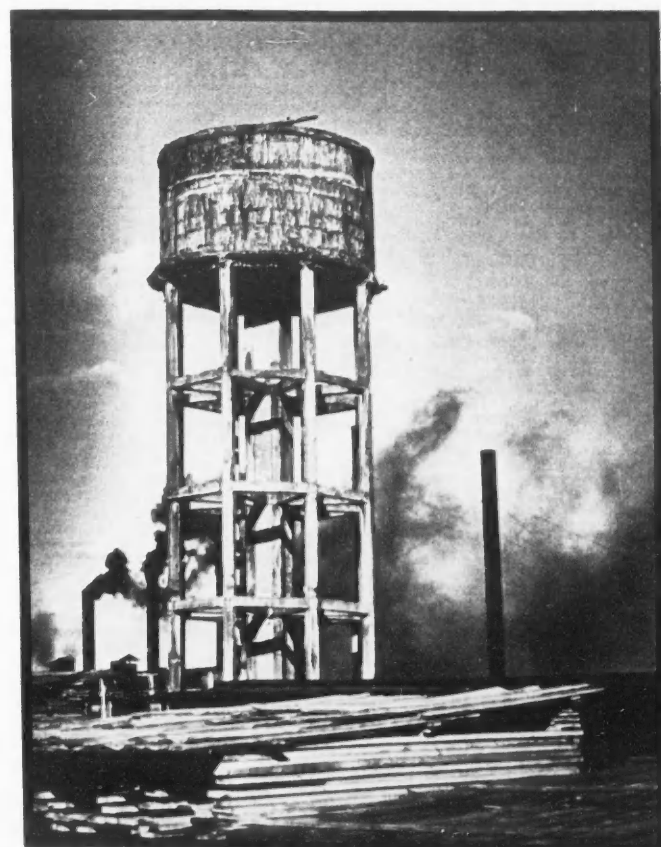
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"AN INDUSTRY REVIVES." The chemical plant at Donald, Ont., which is now "going full blast." Honorable Mention photograph by Norman P. Smith, 115 Braemar Avenue, Toronto. 1/25 second at F. 8.



## Letters to the Editor

### THE SIMCOE CHAPEL

Editor SATURDAY NIGHT:

IN YOUR issue of August 20 last, you published some pictures and letterpress in connection with my late husband's great-grandfather, General Simcoe.

May I be allowed to express my horror at the statement that the chapel at Welford, Honiton, Devonshire, where the General, his wife and most of his family are buried, was at one time used as a barn. That was never so.

When Mrs. Simcoe died in 1850, after being a widow for 44 years, she left a sum of money for the upkeep of the chapel, and put it in the hands of trustees, one of whom was to be the Archdeacon of Exeter, in which diocese the chapel lies; another, the vicar of Drukeswell, and another to be a member of the family if possible.

My husband, Willoughby P. Cole, was a trustee till his death in 1935, and now his sister, Miss Theodora Cole, has taken his place, together with Mr. B. R. Dunning, solicitor of Honiton. I should not like the people of Canada to think the descendants of the General and his wife were neglectful and careless of the memory of such an illustrious ancestor, of whom they are very proud.

DOROTHY J. COLE.

53 Woodstock Rd., London, N.W. 11.  
Editor's Note: The *Western Morning News*, a Harmsworth newspaper,

when announcing its purchase of the Simcoe Chapel in September 1926, used the following terms: "The *Western Morning News*, having learned of the derelict condition on a farm in East Devon of a little chapel with historic and intimate associations with the Empire, and finding that the chapel and its environs were for sale, has purchased them with a view to securing their proper preservation... There is no telling, had it not been for the action of the *Morning News*, what might have happened to (Simcoe's) grave and his memorial." It speaks further of "the timely discovery of the state of the chapel and the menace to its future" by the Rev. Alexander Sharpe, M.A., of St. Barnabas, Plymouth, a Canadian university graduate, who was "impressed by the seriousness of the situation."

### COMING EVENTS

"SAINT FRANCIS," described in the *New York Times* as "one of the most memorable and beautiful dance works of our time," will be one of the new ballets included in the repertoire to be presented by the Ballet Russe de Monte Carlo at Massey Hall, December 8th, 9th and 10th. This outstanding creation was devised by Leonide Massine, artistic director and leading dancer and choreographer of the Ballet Russe, in collaboration with the modern composer, Paul Hindemith. Massine, a connoisseur of Italian art and literature, had long

considered the colorful life of the Saint as a subject for a ballet. The story of the worldly young man, who joyfully renounced great wealth and the pleasures of the material world, to embrace poverty, struck him with its dramatic and pictorial possibilities.

Massine's enthusiasm for the subject soon fired the composer, whom he had met in Florence during the music festival at the Church of All Saints, and Hindemith shortly produced the score of "Saint Francis," a ballet in six tableaux, based on the legends of the Little Flowers of Saint Francis. The work plays for forty minutes and calls for eleven orchestral pieces. Many of the separate compositions which are woven into the musical texture of the ballet have been taken from folk music.

Massine will himself dance the leading role in "Saint Francis," and Nini Theillade, the Danish-Japanese dancer of great style and delicacy, will be seen as the Lady Poverty who wins the young saint from his worldly ways.

ON MONDAY evening, November 28th, the voice of Beniamino Gigli, the greatest living tenor, will pour out its golden tones in a song recital at Massey Hall—to an audience that will undoubtedly tax the capacity of the Shuter Street temple of music, and which will include music lovers from most parts of the province.

This is Gigli's first visit to America since 1932, the year he resigned from the Metropolitan Opera House, where previously he had appeared regularly since 1920, and to which organization he returns in January. That his voice

### MIND GOES LONELY

MIND forever goes alone,

Mind is lonely to the core,

Like a gull in cold air

Ravaging and hungry flown.

Shudders from thought's precipice

To know his mate in marriage—kiss

And in fighting know his kind.

ELSA GIBLOW.

has lost none of its glory in the years which have intervened since he was last heard here is borne out in the critical acclaim that has followed his concert, opera and radio appearances in the United States during the course of his present tour.

For the first half of his Massey Hall program he will sing the aria "O Paradiso," from Meyerbeer's *L'Africain*; a group of songs by Cesti, Pergolesi, Caccini, Mendelssohn, Grieg, Hahn and Lalo, and the aria "O amore, bella luce," from Mascagni's *L'Amico Fritz*. After intermission, he will open with a group by Schubert, Rachmaninoff, and Daniel Wolf, followed by the aria "M'appari," from Flotow's *Martha*. Then he will be heard in selections by Denza, Leoncavallo and Buzzi-Peccia, and will conclude with a group of Neapolitan folksongs by Di Curtis, De Crescenze and Di Capua.

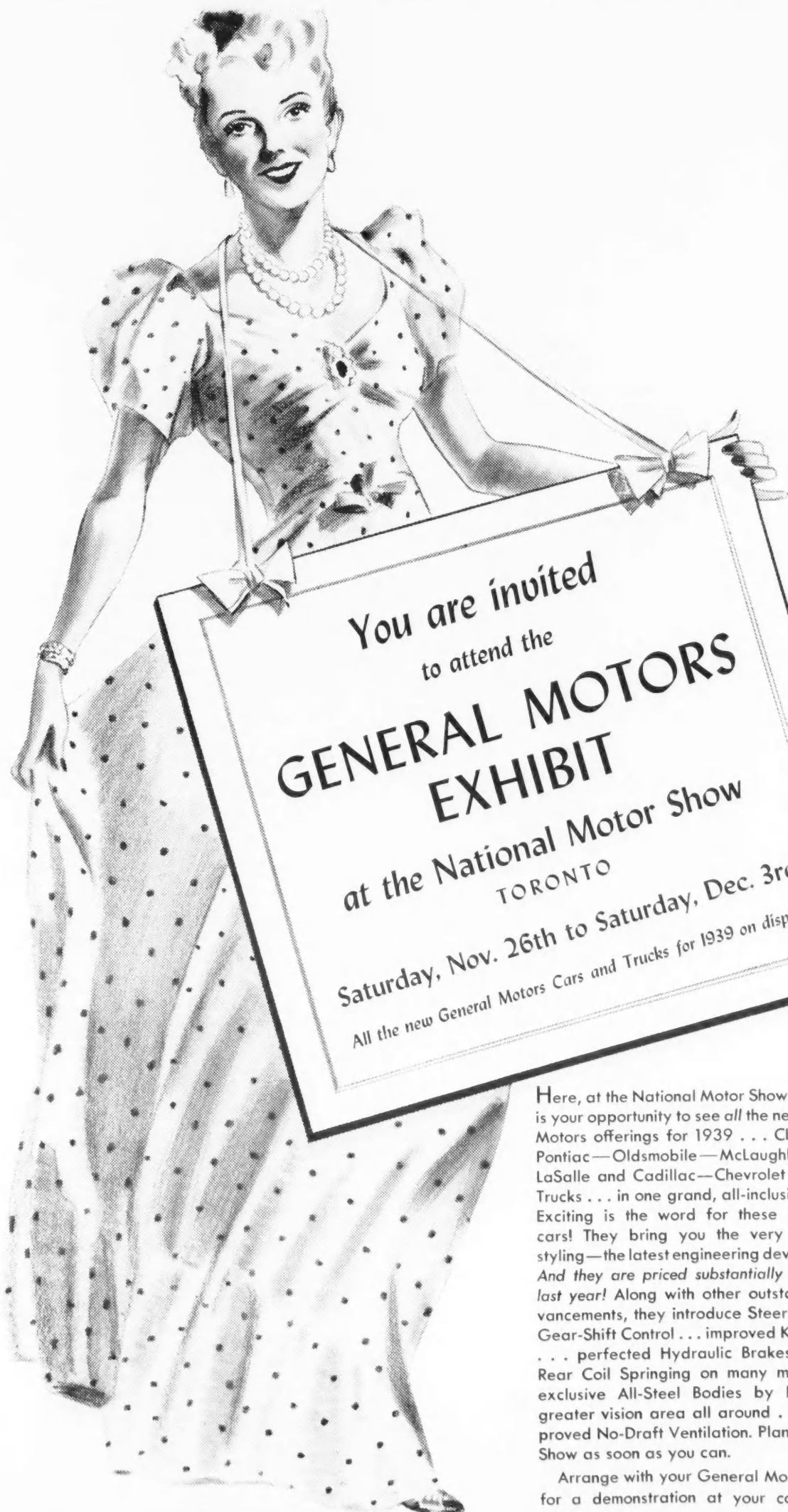
FOR its first special concert of the current season, to take place in Massey Hall next Tuesday evening, November 29th, the Toronto Sym-

phony Orchestra will be conducted by Dr. Heinz Unger, former conductor of the Berlin Philharmonic Orchestra. Dr. Unger, who before the Hitler regime, was regarded as one of the greatest conductors in the German speaking countries, made his first visit to this country last year. After annually visiting Russia for a period of thirteen years as guest conductor of the Leningrad Symphony Orchestra and musical adviser to the Leningrad Wireless Orchestra, he was refused a visa to re-enter that country last year, and accordingly accepted an invitation to visit Canada and the United States instead. His first appearance on this continent was as guest conductor of the Toronto Symphony Orchestra, and the initial stop of his present visit to America will also be this city. He will come here direct from London, in which city he has resided for the past four years, and where he is frequently heard as guest conductor of the BBC Orchestra.

Toronto has seldom experienced the thrill equal to the occasion of last season when Dr. Unger scored such a sensational triumph as guest conductor of the Toronto Symphony, his brilliant work with the orchestra winning an ovation from the audience and musicians. Sustained cheering and cries of "Bravo!" was his reward at the conclusion of the program, and it is an eager audience that looks forward to his return next Tuesday, when his inspired baton will lead the Toronto Symphony in a program composed of Brahms' Symphony No. 4 in E Minor; Liszt's Les Preludes; and Tchaikovsky's "Romeo and Juliet."

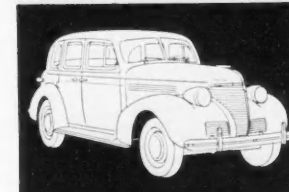


CURRENT MYSTERY MAN. Hon. Oswald Pirow, the South African Minister of Defence who has been visiting European countries, including Germany, in connection with the "colonial question" raised by the latter. In some quarters his tour is associated with a more "liberal" attitude toward the return of the mandates but in South Africa other responsible ministers are equally firm in the other point of view.



SPECIAL ATTRACTIONS at the General Motors Exhibit: The fascinating Fisher Body Safety Vision Demonstration... and Lou Skuce in his "Cartoonoscope" screen-show, twice a day at 2.45 and 9.15, at the General Motors Exhibit only

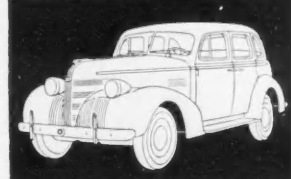
## CHEVROLET



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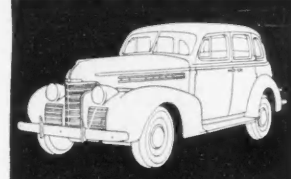
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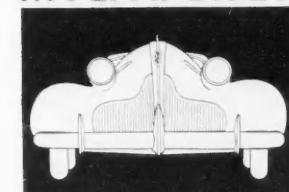


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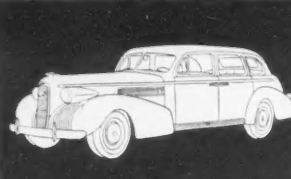
## McLAUGHLIN-BUICK



The Styleblazer for 1939... introducing a major change in styling... the beauty sensation of the new-car year.

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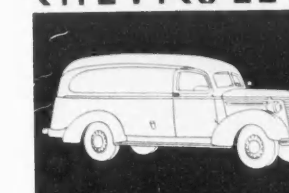


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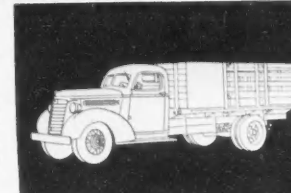
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## Above the Walls of Jericho

BY MADGE MACBETH

HIGH above the walls of Jericho, more than half-way to the blunt peak of the Mount of Temptation, a monastery creeps from a rocky crevice, stunning the beholder with awe and admiration. So grandly does it merge with its setting that even in the sharp light of a Palestinian day, it is not immediately apparent. The eye must pick it out from its surroundings.

Staring at the mountain, I wondered how materials had been carried up the sheer cliff, and if I—empty-handed—could clamber to the building. My Arab host answered the unspoken question.

"Much of that stone," said he, "was carried down, not up, by pilgrims who toiled to the summit that they might stand on the traditional spot where Jesus withstood Satan's tempting. Each pilgrim was supposed to carry at least one stone, the larger the better. The monastery was the dream of the Greek Patriarch, who at ninety-two still presides over the building. As for reaching it, the ascent is quite easy."

He pointed to a scarcely-discernible thread, zigzagging in short angles along the face of the rock. It looked unscalable, but I tightened my shoelaces, stripped off my coat, worn as a protection against the sun and the flies, and set my feet upon the path.

IT HAD been chilly when I left Jerusalem. There is usually a liveliness in the air of that fantastic city, 2,500 feet above sea level, even at mid-day. The nights are really cold. But as my motor twisted through the crumpled, treeless Judean hills, past the house of the Good Samaritan and down to the hollow where the Dead Sea lies, the heat and the heaviness became almost insupportable. Standing on the blistering sand, made hotter by the sting of countless flies, I felt as though I were being roasted alive.

Thirteen hundred feet below sea level, thirteen hundred feet deep in places, the Dead Sea is the most depressed body of water in the world. It is many times thicker than ordinary water, sticky to the touch, bitter to the taste and almost impossible to sink in. The sun spread a white film over the surface, looking as though it were painted on the sand. A little boat appeared to be imprisoned in the water. Parties frequently make a tour of the shore, sixty miles from end to end; thirteen across.

The River Jordan pours its sweetness into the Dead Sea, but I was less conscious of that than of the bright new pavilion close by where I stood. It does a thriving business, selling food and drinks, space on the dance-floor to riotous jazz, and offering accommodation for the night to guests who wish to watch the sun rise over the Dead Sea. In the midst of a dreadful blare of sound, and a surge of tourist-confusion, two Arab gentlemen came down from hills, where in two hours



PARIS OF THE WEST. Gay Havana is one of the early Ports of Call on the cruise around South America. Here is Fraternity Park with Havana Bay in the background.

they had shot ninety-six quail. The birds were poured out on the pavilion floor for all to see and admire, and I thought of the murmuring of the Children of Israel because they had no meat, and of the glory of the Lord who appeared in a cloud, and of His promise that they should eat flesh. . . . And it came to pass that at even, the quails came up and covered the camp; and in the morning the dew lay round about the host. . . .

MODERN Jericho stands some little distance from the site of the ancient city. It was stiflingly hot there, and impossible to escape clouds of scissor-toothed flies that fell greedily upon "imported food." There are palms in Jericho, and bananas and gardens bright with scented flowers. There are luscious orchards, and water to explain all this restful greenness, and the presence of Bedouins camped on the fringe of the city. Almost at once, I forgot the stern and frightening hills through which I had passed, their barren redness blacked with great shadows, their stillness lying uneasily against the ear, their emptiness fraught with hidden power. Out of nowhere, a shepherd would suddenly appear. On a lifeless stretch of road, a string of camels would mysteriously take form, or a group of motionless Arabs swim into vision, as in a mirage.

I wonder if it is the experience of most strangers not to like the first few days in Palestine? How soon the country's beauty steals into the consciousness, depends largely upon temperament and the circumstances under which various trips are made. In spite of the heat and height,

then, I climbed the Mount of Temptation, and how grandly were my small efforts rewarded! At each step, the panorama widened until it was almost too much to be encompassed by the eye. I was crawling up the back of a great amphitheatre, looking out upon a sun-gilded world. Stepping cautiously over huge six-inch centipedes, declared harmless and called the Rod-of-Moses, I reached a point where the Dead Sea drifted into view, sapphire blue and mirroring the pink Hills of Moab and Mt. Nebo from where Moses saw the Promised Land and where he is supposed to be buried. The River Jordan, silver in the fierce light, cut through green shores and in Transjordan on the far side, moving specks—goats and horses—gave life to the still scene.

Welcome awaited us when at last the monastery was reached. Hospitality is a Law in the East. Arabs say that once a man has eaten with you, he cannot do you harm. Eight priests of the Greek Orthodox Church live in that retreat. The youngest, both in point of age and residence, had refreshments ready by the time I had stopped panting. A small glass of fiery hot Anis, poured into a large glass of cold spring water, and homemade quince jam were served. Later, when the courteous old Patriarch—his long beard rippling over a black night-gown, his white curling hair foaming from under a black skull cap down over his thin shoulders—had greeted me, Turkish coffee was offered with some sort of sweet biscuit.

THE monastery is a long shallow building, whose rooms for the most part are caves provided by nature, extending along the face of the cliff. In one, the monks have their meals. In another, they do their laundry. A lumpy stone corridor leads to six or eight tiny cubicles—guest rooms—where the wayfarer may find shelter whenever he may come, whoever he may be. The rooms contain the narrowest of cots and a wash-stand; no more. But they command as noble an outlook as the imagination can conjure. . . . the same practically cut Jesus is said to have been shown by Satan . . . dramatic . . . even theatrical . . . stupendous!

The vast amphitheatre, the great stage stretching to the far horizon canopied with Palestinian blue, its golden floodlighting straight from the sun itself, the orchestra of a mighty wind . . . I trembled and held my breath, lest I miss the Voice of God speaking. . . .

AT THE end of a gallery extending across the front of the monastery, there stands a tower housing eight bells of varying tones and sizes. They are joined by a crude network of planks, ropes and levers, so that one person if sufficiently skilful can draw from them harmonies as full and complete as from a small carillon. And our youngest Brother was very skilful. He stepped into the tower, slid out of his sandals, displaying under his brown cassock a most worldly pair of passionate purple socks, and began to play.

First, he shook a few silver notes into the air. Then he lifted himself and brought the whole of his weight down on the foot controlling the largest bell. Next, a long clang from the middle range was flung skyward, and by that time the whole world was throbbing with melody which beat back against the rocky wall as one sustained major chord.

It was sublime!

Down below lay the crumbling walls of Jericho, and I remembered that seven priests carrying seven trumpets made of rams' horns compassed the city seven times, while Joshua called to the people, "Shout! For the Lord hath given you the city!"

The bells crashed and thundered, rocking the gallery where I stood. Was it like this—that mighty shout that shattered the stones hundreds of feet below me, and allowed a triumphant people to invade the city?

I FELT little surprise in finding that a cave served as chapel. Almost in its primitive state, it was cool and dim, a few golden spots of light resting shyly on the shadows. Even the altar was simple, decorated with the simplicity of a child.

Up a few rock-hewn steps beside the altar, I climbed to a second, smaller chapel where, carefully sheltered by glass, the stone upon which Christ is said to have sat during His temptation is shown. Close by hangs a curious sign. It would stir the visitor to mirth but for the sweet sincerity that permeates the entire place. For some excessively literal-minded translator, after describing the Temptation, ends his paragraph with the words,

"And this is the place, Gentlemen!"



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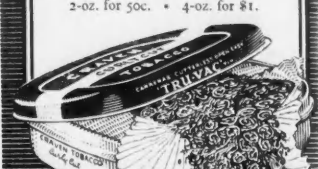
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SATURDAY NIGHT, TORONTO, CANADA, NOVEMBER 26, 1938

P. M. Richards,  
Financial Editor

## Commodities in Sorry Plight

BY ALBERT C. WAKEMAN

WE had to choose a single panacea for the ills of the whole world, we probably would agree on an advance in commodity prices.

We would find, on close study, that the unemployment which we hear so much about is confined largely to the industrial classes who are only a minority, and that less than ten per cent of this minority, and therefore only a very small fraction of all the people, are out of work. The term unemployment is meaningless to the hundreds of millions of farmers, peasants, and fishermen who derive a living through their own ingenuity, as it is to the Eskimo fisherman and to the herdsman of Patagonia.

The scale on which this vast majority lives, on the other hand, is vitally affected by the level of commodity prices. In our own country we know the wide difference between fifty-cent wheat and dollar wheat. The same applies, by mere substitution of currency for commodity, to the commodity farmer. There are many millions of people dependent on sugar, many who are dependent on rubber, and so forth. Regardless of the price, they go on producing sugar and rubber, because that is what they are best equipped to do, and because any economic transition, such as took place when rubber was introduced into the East Indies and when cotton growing was adopted in Louisiana, is a slow process.

Unemployment is an invention of our more highly organized economies, and is merely incidental to certain rigid controls which we have set up within them, such as the resistance to wage cuts to offset commodity declines, and the accumulation of excessive inventories.

### Importance of Price

WE DO not claim that all peoples come within the influence of commodity prices. There are some who are too remote from commerce. But it is obvious that the price factor is much more widespread than is unemployment.

Why, then, in all this post-war period of experiment, in the effort to lift ourselves out of depression by one or another, have we so lamentably failed to raise commodity prices—the one thing which above all else would help the people of every nation?

The New Deal recognized the need when it adopted as one of its objectives a restoration of commodity prices to about the level of 1926. The United States level today is far short of 1926, so that in this as in so many other things the new Deal has failed. The only countries which have had a pronounced rise in commodity prices are those in which old currency values have been thrown to the winds, and in such cases, of course, the rise in commodity prices is apparent rather than real.

In other phases of business we have, through accident or design, stumbled on a degree of success. In the twenty years that have elapsed since the armistice we have had, on this continent, some good stock markets, and some times of industrial activity and employment. Even today, with the weight of a great depression still on our backs, and with war clouds around us on every hand, we have higher levels for these things than we had in 1926, and the same is true of several other countries. Here are figures for Canada:

	1926	Latest
Industrial production	100	120.7
Employment	100	116.7
Common stocks	100	109.7
Commodity prices	100	73.9

Thus we have more production, more employment, and a better stock market, than we had in 1926. But commodity prices are materially lower. Not at any time since 1926 have they regained the level of that year.

### The Competitive Level

IF COMMODITY prices are so important, then how can these other things prosper?

That is a fair question. It seems that through mechanization, mass production and other efficiencies, we have found ways of attaining some degree of success at low prices. An illustration which is becoming a classic, is that of the \$1,000 automobile of today, which is better than was the \$2,000 automobile of 1926, and better than was the \$3,000 automobile of 1916.

But these efficiencies have their limits. Sooner or later they get the new device to a competitive, commodity level which is as discouraging to the producer, and as void of profit possibilities through new efficiencies, as is fifty-cent wheat and eight-cent cotton. We get right back to the same wall of cheap commodities.

Our successes of these years have in a sense been strange interludes during which we have made profits for a time out of the warp of a new industrial development, only to be bound ultimately into the web of low prices.

A single nation can raise its commodity level by permitting its currency to depreciate in terms of other currencies, because that immediately raises the domestic price of all imported articles, and very quickly causes prices of home articles to advance also. Sharp movements of this kind followed currency depreciation in Germany, France and certain other nations, but there was less result when England went off gold in 1931, and spread of the idea has brought

We have had times of good business, good employment and good profits, but we have not had good commodity prices at any time in recent years.

This factor, which is the most important of all, means continuing hard times for primary producers the world over.

Restriction or marketing schemes have been futile in most cases, and certainly in things such as wheat and cotton which are widely produced.

The problem of basic commodity prices, to give the producer an adequate living, is one which the leading nations have failed to solve, for all their experimenting.

us to the point where a drop by one nation would only bring a corresponding drop by others with no net result.

That is why we are living today under a kind of stabilization which may or may not last. That also is why the revaluation of gold in the United States to \$35 an ounce, which constituted a technical depreciation of the dollar, has not brought an actual depreciation of the dollar in terms of other commodities. It put gold up, but it did not put other commodities up.

### Raw Materials Hit

THE extremities of low prices are found in the basic commodities or raw materials, because it is in them that the highest degree of competition prevails.

Prices of finished goods are padded by protective tariffs, by selling agreements, by union wages, and by concealed taxation to such a degree that they are relatively fixed. The spread between raw material and finished product has been widened, but labor and government have combined with capital to share in this additional margin. The United States Department of Labor figures prices of raw materials to be 72.4 per cent, while finished products are 82.8 per cent, of their 1926 level. Corresponding Canadian prices, as figured by the Dominion Bureau of Statistics, are 66.0 per cent for raw materials and 76.1 per cent for finished goods, these also being percentages of 1926 levels.

It is obvious that the greatest hardships of the commodity trend have been sustained in the primary industries. The Dominion government's guarantee of a minimum wheat price for this year is a sort of reluctant admission of this fact in one particular field.

We can not fully answer the question why the great nations which have been able to develop new high records in production, in employment, and in speculative values, have failed to even maintain levels in commodity prices which are of the widest influence. But we can bring to light illustrations of the sorry plight of leading commodities, which at the same time reveal blunders and vacillations in public policy which are nothing short of tragic.

Perhaps the greatest of these tragedies is destruction of goods, which everyone admits to be an economic absurdity, but which the governments of several great nations, including the United States, have practised.

What a paradox to see destruction in a starving world! Little better are the crop restriction plans so widely adopted by governments and by producers' organizations. Third in the list comes withholding of goods under the popular fiction of "orderly marketing" but which only too often has been a house of cards to tumble back on the poor producers. Economic thinking which destroys goods, or which prevents honest endeavour, or which restrains trade, must be wrong; surely that need not be argued.

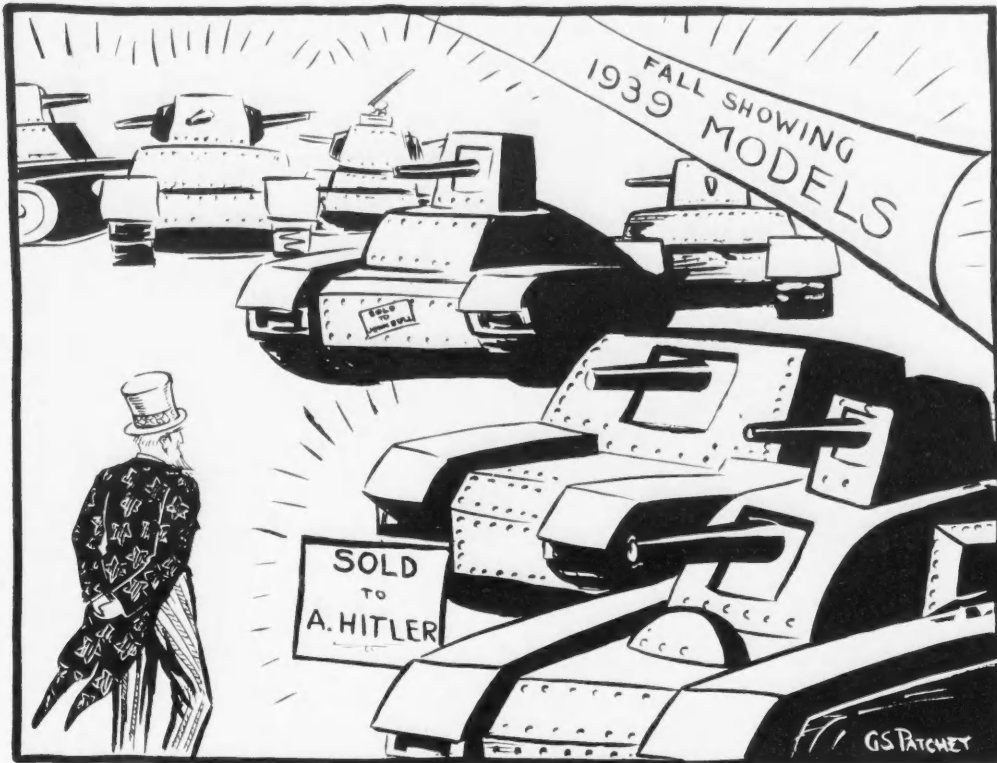
### Consider Coffee

LOOK at coffee, for instance. In the past seven years Brazil, which produces over half of the world's coffee and which depends largely upon this product for its prosperity, has burned up no less than 59 million bags, or over seven billion pounds, of coffee in an effort to maintain prices. This destruction equals the coffee output of the whole world for two average years. In other words, the work of the entire coffee producing industry for two years out of seven has been wiped out in a wanton, crazy scheme.

Rio coffee sells today at 4½ cents per pound, or just about the lowest price on record. Throughout the destruction program it never reached nine cents per pound. Back in 1926 it was twenty cents a pound. We can not say how low it would have gone if all that coffee had been forced on the market. But we do know that work has been wasted, that most of the world is still starving for coffee, and that the surplus might better have been given away. Brazil today holds as much coffee as the world consumes in a year.

The United States, faced with rising cotton production in India, Egypt, Russia, and other cheap labor countries, has, for lack of a better thought, undertaken to lend its growers from 7½ cents to 9 cents per pound on a proportion of the output of each grower. This establishes a

(Continued on Page 13)



INTERNATIONAL MOTOR SHOW.

## The Reduction in Steel Prices

BY ARTHUR D. STYLES

PUBLIC attention has been directed of recent months to the price of finished steel products. Particularly has this been true latterly when price changes in this industry have come with such bewildering rapidity that the question naturally arises:—What is the significance of these changes which, to date, have resulted in a steel price structure lower than that which has prevailed in some time?

The Steel Industry plays a most vital part in the economic set-up of North America. It is important, particularly to the economy of the United States, not so much because of the fact that its operations directly affect some 2,000,000 people, but because it fulfils such an integral function in our business mechanism that the price policy which this industry pursues can do much to stimulate or retard activity, particularly in the automobile, building, railroad, electrical manufacturing and machine tool makers' industries. For these reasons a review of recent developments in this industry, as far as they affect general business prospects, would be opportune.

In retrospect, the factor which in all probability signaled the con-

The reduction in the price of steel products was one of the most significant moves in our effort to break the log jam of recession.

Why? Because it affects many vital industries and, particularly, because it approaches the problem from the angle which is most vital—the maladjustment in the relationship between production costs and the prices of the finished product.

clusion of the bear market in securities and which will probably prove to have paved the way for an improvement in business conditions, particularly in the heavy industries, was the reduction in the prices of finished steel products effective June 24, 1938.

Though a bull market had been in progress since March 31, and was recognized as such on June 23, the day prior to the steel price reduction announcement, it is reasonable to assume that the market had anticipated and discounted that favorable factor, as those close to the industry realized that the price shading which had previously been going on for some time would result in a definite price reduction step.

### Need for Profit

IN ORDER to understand the significance of the slash in steel prices it might be well to recall certain essentials of our economic system as presently constituted. The basic need of today is for improvement in the capital goods or heavy industries. A prime factor in determining the volume of business activity, particularly in these industries, is the profit margin, present or immediately prospective, which exists for business enterprises.

If that margin is non-existent, there is no incentive for business men to either reaccumulate inventories or invest in plant expansion or renovation. A step towards expediting recovery would be a downward readjustment of costs sufficient to permit earnings to be made on the capital invested in any particular industry. It has generally been recognized that maladjustments in the relationship between costs and prices have done much to perpetuate our present depression.

Reducing the prices of steel products, by lowering the cost of production of articles in which steel is a basic material, is a significant step in this direction. The building industry has long been in the doldrums, primarily because building costs are excessive when related to the present low level of national income. This industry now has an opportunity to stimulate activity in its own particular field, as well as in our economic system as a whole, by passing on its lowered production costs to

its consumers in the form of reduced prices for its products.

Steel is consumed in large volume by the automobile industry. In 1936 approximately 20% of the steel producers' output was sold to automobile manufacturers. On the average about a ton and a half of steel is consumed in producing each finished automobile, so that each decrease in the price of steel decreases proportionately the automobile industry's steel costs. Thus, the automotive industry is also placed in a better position to increase automobile sales. With their costs lowered, following upon lowered steel prices, demand can be stimulated by a moderate reduction in the cost of their finished product.

It appears rather significant that, in order to accelerate consumer purchasing, several of the major automobile companies have already reduced their prices from the levels which prevailed in 1937. Thus the economies resulting from the lower price for one of their principal raw materials, steel, have been passed on to the final consumer. Such measures as these should promote an increased volume of sales and thus benefit business generally.

### Significant Move

IN EFFECT, then, the reduction in the price of steel products was one of the most significant moves in our effort to break the log jam of the present depression. It approached the problem from the angle which is most vital—the maladjustment in the relationship between production costs and the prices of the finished product. By lowering costs to the lower level of prices which presently prevail, it will thus enable greater consumption to be effected and, at the same time permit companies to sell their products at a certain profit.

To a certain extent, however, the beneficial effects which this move has imparted to the general business mechanism has been at the expense of the steel industry itself. This industry, in the United States at least, is presently operating at levels which do not permit any reasonable earnings to be made on the capital invested. High and inflexible costs, rather than the low operating ratio or the low level of steel prices, are

(Continued on Page 13)

## THE BUSINESS FRONT

## Life in Democracy Yet

BY P. M. RICHARDS

APOLOGIES to democracy would seem to be in order. Despite the charges of ineffectuality, it went one better than totalitarianism last week by completing trade agreements that open the way to a big expansion of international and domestic trade.

Scarcely anything more constructive could have happened. The fences erected around the world's great trading areas, which in recent years have greatly reduced the volume of production, forced trade into uneconomic channels and reduced employment and living standards, are now in part removed. An enormous amount remains to be done, but the benefits from the present move—provided they are given time to show themselves—should be clear-cut enough to make for more cooperative efforts of the same kind.

All the nations really knew that the trade-limitation tactics they were pursuing must be suicidal in the long run. Each wanted to sell to others without buying from them, ignoring the obvious fact that the net result could only be a progressive drying-up of the trade by which all lived and prospered. Much of the economic, and consequently the social, trouble of the world today can be traced to the world-wide efforts toward "economic nationalism," or national self-sufficiency, and the same trend has been all too plainly discernible in the domestic sphere, as evidenced by the efforts of numberless municipalities, states and provinces to keep trade within their respective boundaries.

### Turn in the Tide

NOW for the first time there is a turn away from this. It is made by the world's greatest trading nations, together responsible for a large proportion of the total trade, and is certain to do much to ease the economic strain under which the world has struggled so long. Furthermore, it is made by the democracies, and we can reasonably hope that the results will be an object lesson to the world. In spite of all the abuse hurled at it, it is evident that there is still something in democracy, which permits international problems and needs to be attacked in the spirit of cooperation and concession and toleration.

And surely this gives Canada a lead as regards her domestic problems. If co-operation can produce

results that promise to be so fruitful in the strife-torn international field, why not try it in the relatively much less involved domestic field? The great mass of Canadians are thoroughly tired of sectionalism and group-selfishness. They want to see progress in the correction of economic and social abuses, but they want to see it achieved by evolutionary, not revolutionary, methods, and they very definitely want national unity. The investigations of the Rowell Commission have made available to us all the information we need for a constructive attack on our difficulties.

Benefits of the trade treaties should also be plainly reflected in the strengthening of the democracies against totalitarian aggression. Economic co-operation between Britain and the United States is bound to have its effects politically, and with the prestige of democracy rising again and trade between the democracies doing likewise, it is surely not too much to hope that before long we may see evidence of the beginning of a world swing back from totalitarian to democratic principles.

### Two Democratic Gains

THE treaties represent the second important gain by democracy within a fortnight, the first being the setback to dictatorial methods of government in the United States on November 8. While Roosevelt is still in the saddle, he will no longer be able to ride rough-shod over the rights and liberties of his people. Apparently the greatly increased Congressional opposition to Roosevelt represents no less than a major change in the trend of national sentiment toward more conservative and democratic methods of government. This, surely, is excellent, provided that the swing-back does not go far enough to permit the forces of reaction to gain control.

The long-term prospects for business are greatly brightened by these important developments. The tide of recovery was already flowing strongly in both Canada and the United States, and with the likelihood of substantial increases in trade now evident, there seems to be every reason to expect that further important gains will be made in 1939.

## The Market Gambler

BY M. ARGIN

YOU will remember that two weeks ago I reported I was tempted by a small prospective profit—using only 25% of my trading capital—to buy into the New York Stock Market when the Dow-Jones Industrial Average was at the 152.31 level. Last week I gave you the details of the list of stocks purchased together with a list of alternative stocks that might have been purchased. I am omitting this week.

The Congressional election of the United States of America resulted in the market running up to a new high with considerable volume. However, at the time this is being written the day-to-day trend has not as yet disclosed anything to guide me to further action. Except that on Saturday, November 12, with trading com-

ing to over one million shares for the two hours, or at the rate of two and a half million shares a day, on a full five hour basis, the Dow-Jones averages practically stood still. The averages then dropped for three days, the volume averaging 1,600,000 shares per day, then on the fourth day, in a very minor rally, trading dwindled to less than one million shares. I indicated last week that the market action of November 12 was a warning of what might come.

If the market now breaks through Industrials 149.41, Rails 30.33 on the downside with trading of 2,000,000 shares or more I'll get out taking my loss and reporting it in detail next week.

But I think there's going to be good money made next year.



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## Above the Walls of Jericho

BY MADGE MACBETH

HIGH above the walls of Jericho, more than half-way to the blunt peak of the Mount of Temptation, a monastery creeps from a rocky crevice, stunning the beholder with awe and admiration. So grandly does it merge with its setting that even in the sharp light of a Palestinian day, it is not immediately apparent. The eye must pick it out from its surroundings.

Staring at the mountain, I wondered how materials had been carried up the sheer cliff, and if I—empty-handed—could clamber to the building. My Arab host answered the unspoken question.

"Much of that stone," said he, "was carried down, not up, by pilgrims who toiled to the summit that they might stand on the traditional spot where Jesus withstood Satan's tempting. Each pilgrim was supposed to carry at least one stone, the larger the better. The monastery was the dream of the Greek Patriarch, who at ninety-two still presides over the building. As for reaching it, the ascent is quite easy."

He pointed to a scarcely-discernible thread, zigzagging in short angles along the face of the rock. It looked unscalable, but I tightened my shoelaces, stripped off my coat, worn as a protection against the sun and the flies, and set my feet upon the path.

IT HAD been chilly when I left Jerusalem. There is usually a liveliness in the air of that fantastic city, 2,500 feet above sea level, even at midday. The nights are really cold. But as my motor twisted through the crumpled, treeless Judean hills, past the house of the Good Samaritan and down to the hollow where the Dead Sea lies, the heat and the heaviness became almost insupportable. Standing on the blistering sand, made hotter by the sting of countless flies, I felt as though I were being roasted alive.

Thirteen hundred feet below sea level, thirteen hundred feet deep in places, the Dead Sea is the most depressed body of water in the world. It is many times thicker than ordinary water, sticky to the touch, bitter to the taste and almost impossible to sink in. The sun spread a white film over the surface, looking as though it were painted on the sand. A little boat appeared to be imprisoned in the water. Parties frequently make a tour of the shore, sixty miles from end to end; thirteen across.

The River Jordan pours its sweetness into the Dead Sea, but I was less conscious of that than of the bright new pavilion close by where I stood. It does a thriving business, selling food and drinks, space on the dance-floor to riotous jazz, and offering accommodation for the night to guests who wish to watch the sun rise over the Dead Sea. In the midst of a dreadful blare of sound, and a surge of tourist-confusion, two Arab gentlemen came down from hills, where in two hours



PARIS OF THE WEST. Gay Havana is one of the early Ports of Call on the cruise around South America. Here is Fraternity Park with Havana Bay in the background.

they had shot ninety-six quail. The birds were poured out on the pavilion floor for all to see and admire, and I thought of the murmuring of the Children of Israel because they had no meat, and of the glory of the Lord who appeared in a cloud, and of His promise that they should eat flesh. . . . And it came to pass that at even, the quails came up and covered the camp; and in the morning the dew lay round about the host. . . .

MODERN Jericho stands some little distance from the site of the ancient city. It was stiflingly hot there, and impossible to escape clouds of scissor-toothed flies that fell greedily upon "imported food." There are palms in Jericho, and bananas and gardens bright with scented flowers. There are luscious orchards, and water to explain all this restful greenness, and the presence of Bedouins camped on the fringe of the city. Almost at once, I forgot the stern and frightening hills through which I had passed, their barren redness blacked with great shadows, their stillness lying uneasily against the ear, their emptiness fraught with hidden power. Out of nowhere, a shepherd would suddenly appear. On a lifeless stretch of road, a string of camels would mysteriously take form, or a group of motionless Arabs swim into vision, as in a mirage.

I wonder if it is the experience of most strangers not to like the first few days in Palestine? How soon the country's beauty steals into the consciousness, depends largely upon temperament and the circumstances under which various trips are made. In spite of the heat and height,

then, I climbed the Mount of Temptation, and how grandly were my small efforts rewarded! At each step, the panorama widened until it was almost too much to be encompassed by the eye. I was crawling up the back of a great amphitheatre, looking out upon a sun-gilded world. Stepping cautiously over huge six-inch centipedes, declared harmless and called the Rod-of-Moses, I reached a point where the Dead Sea drifted into view, sapphire blue and mirroring the pink Hills of Moab and Mt. Nebo from where Moses saw the Promised Land and where he is supposed to be buried. The River Jordan, silver in the fierce light, cut through green shores and in Transjordan on the far side, moving specks—goats and horses—gave life to the still scene.

Welcome awaited us when at last the monastery was reached. Hospitality is a Law in the East. Arabs say that once a man has eaten with you, he cannot do you harm. Eight priests of the Greek Orthodox Church live in that retreat. The youngest, both in point of age and residence, had refreshments ready by the time I had stopped panting. A small glass of fiery hot Anis, poured into a large glass of cold spring water, and homemade quince jam were served. Later, when the courteous old Patriarch—his long beard rippling over a black night-gown, his white curling hair foaming from under a black skull cap down over his thin shoulders—had greeted me, Turkish coffee was offered with some sort of sweet biscuit.

THE monastery is a long shallow building, whose rooms for the most part are caves provided by nature, extending along the face of the cliff. In one, the monks have their meals. In another, they do their laundry. A lumpy stone corridor leads to six or eight tiny cubicles—guest rooms—where the wayfarer may find shelter whenever he may come, whoever he may be. The rooms contain the narrowest of cots and a wash-stand; no more. But they command as noble an outlook as the imagination can conjure. . . . the same practically that Jesus is said to have been shown by Satan . . . dramatic . . . even theatrical . . . stupendous!

The vast amphitheatre, the great stage stretching to the far horizon canopied with Palestinian blue, its golden floodlighting straight from the sun itself, the orchestra of a mighty wind . . . I trembled and held my breath, lest I miss the Voice of God speaking. . . .

AT THE end of a gallery extending across the front of the monastery, there stands a tower housing eight bells of varying tones and sizes. They are joined by a crude network of planks, ropes and levers, so that one person if sufficiently skillful can draw from them harmonies as full and complete as from a small carillon. And our youngest Brother was very skillful. He stepped into the tower, slid out of his sandals, displaying under his brown cassock a most worldly pair of passionate purple socks, and began to play.

First, he shook a few silver notes into the air. Then he lifted himself and brought the whole of his weight down on the foot controlling the largest bell. Next, a long clang from the middle range was flung skyward, and by that time the whole world was throbbing with melody which beat back against the rocky wall as one sustained major chord.

It was sublime! Down below lay the crumbling walls of Jericho, and I remembered that seven priests carrying seven trumpets made of rams' horns compassed the city seven times, while Joshua called to the people, "Shout! For the Lord hath given you the city!"

The bells crashed and thundered, rocking the gallery where I stood. Was it like this—that mighty shout that shattered the stones hundreds of feet below me, and allowed a triumphant people to invade the city?

I FELT little surprise in finding that a cave served as chapel. Almost in its primitive state, it was cool and dim, a few golden spots of light resting shyly on the shadows. Even the altar was simple, decorated with the simplicity of a child.

Up a few rock-hewn steps beside the altar, I climbed to a second, smaller chapel where, carefully sheltered by glass, the stone upon which Christ is said to have sat during His temptation is shown. Close by hangs a curious sign. It would stir the visitor to mirth but for the sweet sincerity that permeates the entire place, for some excessively literal-minded translator, after describing the Temptation, ends his paragraph with the words,

"And this is the place, Gentlemen!"



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P. M. Richards,  
Financial Editor

## Commodities in Sorry Plight

BY ALBERT C. WAKEMAN

WE had to choose a single panacea for the ills of the whole world, we probably would agree on an advance in commodity prices.

We would find, on close study, that the unemployment which we hear so much about is confined largely to the industrial classes who are only a minority, and that less than ten per cent of this minority, and therefore only a very small fraction of all the people, are out of work. The term unemployment is meaningless to the hundreds of millions of farmers, herders, and fishermen who derive a living through their own ingenuity, as it is to the Eskimo fisherman and to the herdsman of Patagonia.

The scale on which this vast majority lives, on the other hand, is vitally affected by the level of commodity prices. In our own country we know the wide difference between fifty-cent wheat and dollar wheat. The same applies, by mere substitution of currency for commodity and of commodity for money, to other lands.

There are many millions of people dependent on sugar, many who are dependent on rubber, and so forth. Regardless of the price, they go on producing sugar and rubber, because that is what they are best equipped to do, and because any economic transition, such as took place when rubber was produced into the East Indies and when cotton growing was adopted in Louisiana, is a slow process.

Unemployment is an invention of our more highly organized economies, and is merely incidental to certain rigid controls which we have set up within them, such as the resistance to wage cuts to offset commodity declines, and the accumulation of excessive inventories.

### Importance of Price

WE DO not claim that all peoples come within the influence of commodity prices. There are some who are too remote from commerce. But it is obvious that the price factor is much more widespread than is unemployment.

Why, then, in all this post-war period of experiment, in the effort to lift ourselves out of depression by one plan or another, have we so lamentably failed to raise commodity prices, the one thing which above all else would help the people of every nation?

The New Deal recognized the need when it adopted as one of its objectives a restoration of commodity prices to about the level of 1926. The United States level today is far short of 1926, so that in this as in so many other things the New Deal has failed. The only countries which have had a pronounced rise in commodity prices are those in which old currency values have been thrown to the winds, and in such cases, of course, the rise in commodity prices is apparent rather than real.

In other phases of business we have, through accident or design, stumbled on a degree of success. In the twenty years that have elapsed since the armistice we have had, on this continent, some good stock markets, and some times of industrial activity and employment. Even today, with the weight of a great depression still on our backs, and with war clouds around us on every hand, we have higher levels for these things than we had in 1926, and the same is true of several other countries. Here are figures for Canada:

Industrial production	1926	Latest
Employment	100	120.7
Common stocks	100	118.7
Commodity prices	100	109.7
	100	73.9

Thus we have more production, more employment, and a better stock market, than we had in 1926. But commodity prices are materially lower. Not at any time since 1926 have they regained the level of that year.

### The Competitive Level

IF COMMODITY prices are so important, then how can these other things prosper?

That is a fair question. It seems that through mechanization, mass production and other efficiencies, we have found ways of attaining some degree of success at low prices. An illustration which is becoming a classic, is that of the \$1,000 automobile of today, which is better than was the \$2,000 automobile of 1926, and better than was the \$3,000 automobile of 1916.

But these efficiencies have their limits. Sooner or later they get the new device to a competitive, commodity level which is as discouraging to the producer, and as void of profit possibilities through new efficiencies, as is fifty-cent wheat and eight-cent cotton. We get right back to the stone wall of cheap commodities.

Our successes of these years have been in a sense strange interludes during which we have made profits for a time out of the warp of a new industrial development, only to be bound ultimately into the web of low prices.

A single nation can raise its commodity level by permitting its currency to depreciate in terms of other currencies, because that immediately raises the domestic price of all imported articles, and very quickly causes prices of home articles to advance also. Sharp movements of this kind followed currency depreciation in Germany, France and certain other nations, but there was less result when England went off gold in 1931, and spread of the idea has brought

We have had times of good business, good employment and good profits, but we have not had good commodity prices at any time in recent years.

This factor, which is the most important of all, means continuing hard times for primary producers the world over.

Restriction or marketing schemes have been futile in most cases, and certainly in things such as wheat and cotton which are widely produced.

The problem of basic commodity prices, to give the producer an adequate living, is one which the leading nations have failed to solve, for all their experimenting.

us to the point where a drop by one nation would only bring a corresponding drop by others with no net result.

That is why we are living today under a kind of stabilization which may or may not last. That also is why the revaluation of gold in the United States to \$35 an ounce, which constituted a technical depreciation of the dollar, has not brought an actual depreciation of the dollar in terms of other commodities. It put gold up, but it did not put other commodities up.

### Raw Materials Hit

THE extremities of low prices are found in the basic commodities or raw materials, because it is in them that the highest degree of competition prevails.

Prices of finished goods are padded by protective tariffs, by selling agreements, by union wages, and by concealed taxation to such a degree that they are relatively fixed. The spread between raw material and finished product has been widened, but labor and government have combined with capital to share in this additional margin. The United States Department of Labor figures prices of raw materials to be 72.4 per cent, while finished products are 82.8 per cent, of their 1926 level. Corresponding Canadian prices, as figured by the Dominion Bureau of Statistics, are 66.0 per cent for raw materials and 76.1 per cent for finished goods, these also being percentages of 1926 levels.

It is obvious that the greatest hardships of the commodity trend have been sustained in the primary industries. The Dominion government's guarantee of a minimum wheat price for this year is a sort of reluctant admission of this fact in one particular field.

We can not fully answer the question why the great nations which have been able to develop new high records in production, in employment, and in speculative values, have failed to even maintain levels in commodity prices which are of the widest influence. But we can bring to light illustrations of the sorry plight of leading commodities, which at the same time reveal blunders and vacillations in public policy which are nothing short of tragic.

Perhaps the greatest of these tragedies is destruction of goods, which everyone admits to be an economic absurdity, but which the governments of several great nations, including the United States, have practised.

What a paradox to see destruction in a starving world! Little better are the crop restriction plans so widely adopted by governments and by producers' organizations. Third in the list comes withholding of goods under the popular fiction of "orderly marketing" but which only too often has been a house of cards to tumble back on the poor producers. Economic thinking which destroys goods, or which prevents honest endeavour, or which restrains trade, must be wrong; surely that need not be argued.

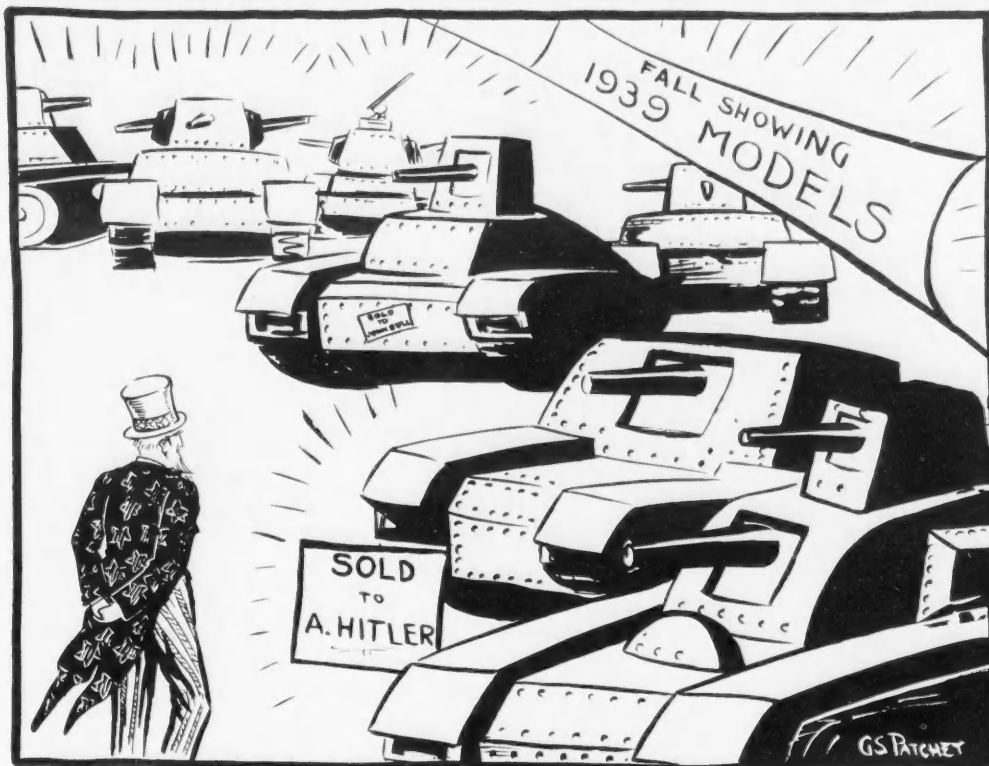
### Consider Coffee

LOOK at coffee, for instance. In the past seven years Brazil, which produces over half of the world's coffee and which depends largely upon this product for its prosperity, has burned up no less than 59 million bags, or over seven billion pounds, of coffee in an effort to maintain prices. This destruction equals the coffee output of the whole world for two average years. In other words, the work of the entire coffee producing industry for two years out of seven has been wiped out in a wanton, crazy scheme.

Rio coffee sells today at 4½ cents per pound, or just about the lowest price on record. Throughout the destruction program it never reached nine cents per pound. Back in 1926 it was twenty cents a pound. We can not say how low it would have gone if all that coffee had been forced on the market. But we do know that work has been wasted, that most of the world is still starving for coffee, and that the surplus might better have been given away. Brazil today holds as much coffee as the world consumes in a year.

The United States, faced with rising cotton production in India, Egypt, Russia, and other cheap labor countries, has, for lack of a better thought, undertaken to lend its growers from 7½ cents to 9 cents per pound on a proportion of the output of each grower. This establishes a

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INTERNATIONAL MOTOR SHOW.

## The Reduction in Steel Prices

BY ARTHUR D. STYLES

PUBLIC attention has been directed of recent months to the price of finished steel products. Particularly has this been true latterly when price changes in this industry have come with such bewildering rapidity that the question naturally arises:—What is the significance of these changes which, to date, have resulted in a steel price structure lower than that which has prevailed in some time?

The Steel Industry plays a most vital part in the economic set-up of North America. It is important, particularly to the economy of the United States, not so much because of the fact that its operations directly affect some 2,000,000 people, but because it fulfils such an integral function in our business mechanism that the price policy which this industry pursues can do much to stimulate or retard activity, particularly in the automobile, building, railroad, electrical manufacturing and machine tool makers' industries. For these reasons a review of recent developments in this industry, as far as they affect general business prospects, would be opportune.

In retrospect, the factor which in all probability signaled the con-

The reduction in the price of steel products was one of the most significant moves in our effort to break the log jam of recession. Why? Because it affects many vital industries and, particularly, because it approaches the problem from the angle which is most vital—the maladjustment in the relationship between production costs and the prices of the finished product.

clusion of the bear market in securities and which will probably prove to have paved the way for an improvement in business conditions, particularly in the heavy industries, was the reduction in the prices of finished steel products effective June 24, 1938.

Though a bull market had been in progress since March 31, and was recognized as such on June 23, the day prior to the steel price reduction announcement, it is reasonable to assume that the market had anticipated and discounted that favorable factor, as those close to the industry realized that the price shading which had previously been going on for some time would result in a definite price reduction step.

### Need for Profit

IN ORDER to understand the significance of the slash in steel prices it might be well to recall certain essentials of our economic system as presently constituted. The basic need of today is for improvement in the capital goods or heavy industries. A prime factor in determining the volume of business activity, particularly in these industries, is the profit margin, present or immediately prospective, which exists for business enterprises.

If that margin is non-existent, there is no incentive for business men to either reaccumulate inventories or invest in plant expansion or renovation. A step towards expediting recovery would be a downward readjustment of costs sufficient to permit earnings to be made on the capital invested in any particular industry. It has generally been recognized that maladjustments in the relationship between costs and prices have done much to perpetuate our present depression.

Reducing the prices of steel products, by lowering the cost of production of articles in which steel is a basic material, is a significant step in this direction. The building industry has long been in the doldrums, primarily because building costs are excessive when related to the present low level of national income. This industry now has an opportunity to stimulate activity in its own particular field, as well as in our economic system as a whole, by passing on its lowered production costs to

its consumers in the form of reduced prices for its products.

Steel is consumed in large volume by the automobile industry. In 1936 approximately 20% of the steel producers' output was sold to automobile manufacturers. On the average about a ton and a half of steel is consumed in producing each finished automobile, so that each decrease in the price of steel decreases proportionately the automobile industry's steel costs. Thus, the automotive industry is also placed in a better position to increase automobile sales. With their costs lowered, following upon lowered steel prices, demand can be stimulated by a moderate reduction in the cost of their finished product.

It appears rather significant that, in order to accelerate consumer purchasing, several of the major automobile companies have already reduced their prices from the levels which prevailed in 1937. Thus the economies resulting from the lower price for one of their principal raw materials, steel, have been passed on to the final consumer. Such measures as these should promote an increased volume of sales and thus benefit business generally.

### Significant Move

IN EFFECT, then, the reduction in the price of steel products was one of the most significant moves in our effort to break the log jam of the present depression. It approached the problem from the angle which is most vital—the maladjustment in the relationship between production costs and the prices of the finished product. By lowering costs to the lower level of prices which presently prevail, it will thus enable greater consumption to be effected and, at the same time permit companies to sell their products at a certain profit.

To a certain extent, however, the beneficial effects which this move has imparted to the general business mechanism has been at the expense of the steel industry itself. This industry, in the United States, at least, is presently operating at levels which do not permit any reasonable earnings to be made on the capital invested. High and inflexible costs, rather than the low operating ratio or the low level of steel prices, are

(Continued on Page 13)

## THE BUSINESS FRONT

## Life in Democracy Yet

BY P. M. RICHARDS

APOLOGIES to democracy would seem to be in order. Despite the charges of ineffectuality, it went one better than totalitarianism last week by completing trade agreements that open the way to a big expansion of international and domestic trade.

Scarcely anything more constructive could have happened. The fences erected around the world's great trading areas, which in recent years have greatly reduced the volume of production, forced trade into uneconomic channels and reduced employment and living standards, are now in part removed. An enormous amount remains to be done, but the benefits from the present move—provided they are given time to show themselves—should be clear-cut enough to make for more cooperative efforts of the same kind.

All the nations really knew that the trade-limitation tactics they were pursuing must be suicidal in the long run. Each wanted to sell to others without buying from them, ignoring the obvious fact that the net result could only be a progressive drying-up of the trade by which all lived and prospered. Much of the economic, and consequently the social, trouble of the world today can be traced to the world-wide efforts toward "economic nationalism," or national self-sufficiency, and the same trend has been all too plainly discernible in the domestic sphere, as evidenced by the efforts of numberless municipalities, states and provinces to keep trade within their respective boundaries.

### Turn in the Tide

NOW for the first time there is a turn away from this. It is made by the world's greatest trading nations, together responsible for a large proportion of the total trade, and is certain to do much to ease the economic strain under which the world has struggled so long. Furthermore, it is made by the democracies, and we can reasonably hope that the results will be an object lesson to the world. In spite of all the abuse hurled at it, it is evident that there is still something in democracy, which permits international problems and needs to be attacked in the spirit of cooperation and concession and toleration.

And surely this gives Canada a lead as regards her domestic problems. If co-operation can produce

results that promise to be so fruitful in the strife-torn international field, why not try it in the relatively much less involved domestic field? The great mass of Canadians are thoroughly tired of sectionalism and group-selfishness. They want to see progress in the correction of economic and social abuses, but they want to see it achieved by evolutionary, not revolutionary, methods, and they very definitely want national unity. The investigations of the Rowell Commission have made available to us all the information we need for a constructive attack on our difficulties.

Benefits of the trade treaties should also be plainly reflected in the strengthening of the democracies against totalitarian aggression. Economic co-operation between Britain and the United States is bound to have its effects politically, and with the prestige of democracy rising again and trade between the democracies doing likewise, it is surely not too much to hope that before long we may see evidence of the beginning of a world swing back from totalitarian to democratic principles.

### Two Democratic Gains

THE treaties represent the second important gain by democracy within a fortnight, the first being the setback to dictatorial methods of government in the United States on November 8. While Roosevelt is still in the saddle, he will no longer be able to ride rough-shod over the rights and liberties of his people. Apparently the greatly increased Congressional opposition to Roosevelt represents no less than a major change in the trend of national sentiment toward more conservative and democratic methods of government. This, surely, is excellent, provided that the swing-back does not go far enough to permit the forces of reaction to gain control.

The long-term prospects for business are greatly brightened by these important developments. The tide of recovery was already flowing strongly in both Canada and the United States, and with the likelihood of substantial increases in trade now evident, there seems to be every reason to expect that further important gains will be made in 1939.

## The Market Gambler

BY M. ARGIN

YOU will remember that two weeks ago I reported I was tempted by a small prospective profit — using only 25% of my trading capital — to buy into the New York Stock Market when the Dow-Jones Industrial Average were at the 152.31 level. Last week I gave you the details of the list of stocks purchased together with a list of alternative stocks that might have been purchased. I am omitting this time.

The Congressional election of the United States of America resulted in the market running up to a new high with considerable volume. However, at the time this is being written the day-to-day trend has not as yet disclosed anything to guide me to further action. Except that on Saturday, November 12, with trading com-

ing to over one million shares for the two hours, or at the rate of two and a half million shares a day, on a full five hour basis, the Dow-Jones averages practically stood still. The averages then dropped for three days, the volume averaging 1,600,000 shares per day, then on the fourth day, in a very minor rally, trading dwindled to less than one million shares. I indicated last week that the market action of November 12 was a warning of what might come.

If the market now breaks through Industrials 149.41, Rails 30.33 on the downside with trading of 2,000,000 shares or more I'll get out taking my loss and reporting it in detail next week.

But I think there's going to be good money made next year.



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## GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

### PROVINCIAL PAPER

*Editor, Gold & Dross:*  
Do you think the first mortgage bonds of Provincial Paper would make a good long term investment? My position is such that I do not require a large interest rate for income.

G. F., Windsor, Ont.

I think you will find Provincial Paper Company, Limited, first mortgage bonds, which are selling currently at 101-103, to yield 3.7 per cent, to be a satisfactory long term investment. For the year ended December 31, 1937, Provincial Paper showed earnings, before depreciation and interest of \$852,664, compared to \$710,103 for 1936—an increase of \$142,561. Interest charges were earned 2.6 times against 2.9 times in 1936, 2.8 times in 1935, 2.7 times in 1934, and 2.08 times in 1933. The financial position is very strong.

As you probably know, Provincial Paper redeemed some \$49,500 of these bonds at principal plus one-half the premium on November 1, 1938. Because conditions affecting newsprint and paper companies have been particularly bad for the past year or so, this company's earnings will probably show a decline this year below 1937 levels, despite the brighter outlook for the last quarter. However, I don't think bond interest will be jeopardized in the slightest degree.

### BRETT TRETHEWEY

*Editor, Gold & Dross:*  
Kindly let me have any information you have on Brett Trethewey.

F.M.W., Montreal, Que.

Brett Trethewey Mines is inactive at the present time. The company's working capital has been sharply reduced through liquidation of Argosy Gold Mines stock, which company went into receivership. Holdings of over 98,000 shares have been reduced to 5,050, and disposal of this stock permitted the continuation of prospecting and development in various localities without, however, any important results. An interest is held in a group of claims in the Little Long Lac area on which work to date indicates justification for a diamond drilling program. The company, with Northern Canada Mines, holds 30 claims in the Albany River area on which diamond drilling has given some encouragement.

### CONSUMERS' GAS

*Editor, Gold & Dross:*  
Would you consider Consumers' Gas a suitable purchase for a woman of small means? I've been building up my portfolio bit by bit on your advice and I'm coming back to you again.

M. N., Quebec, Que.

I am of the opinion that shares of the Consumers' Gas Company, Toronto, may be held or purchased by conservative investors for the dividend return. The limitation of the dividend to 10 per cent of the par value of \$100 and the fact that, under present restrictions, the company may not offer rights to shareholders to provide funds for further expansion, eliminates the chances of appreciation which would ordinarily apply to stocks under favorable business and market conditions.

This company, due to the fact that its customers are mainly householders, is not subject to the violent fluctuations in demand which is the fate of companies more largely dependent upon consumption for industrial uses, and on the whole, I think the stock should prove suitable to a woman in the circumstances which you outline in your letter. The shares are selling currently at 178 to yield 5.6 per cent.

### SAN ANTONIO

*Editor, Gold & Dross:*  
Please let me know what you think of San Antonio. Do the fairly recent price advances indicate it may become a large mine?

C. E. L., Windsor, Ont.

Now horizons at San Antonio Gold Mines are reported to be giving excellent results, but it remains to be seen to what extent, if any, they will increase present tonnage which is being maintained around 325 daily. Ore reserves are estimated at approximately 300,000 tons and production is around \$100,000 monthly. The company has a good financial position and quick assets of over \$600,000. A second dividend of 7 cents a share was paid November 5 and it is expected this rate can be continued for some time.

### UNITED STEEL

*Editor, Gold & Dross:*  
What do you think of United Steel common as a buy for a case? I'm willing to gamble a bit. Only I want to know what I'm letting myself in for to some extent at least. I've found your average of predictions pretty high in the past. Otherwise I wouldn't be coming back for more.

P. W. G., Truro, N.S.

With business in general, and the newsprint industry in particular, showing a decided trend towards improvement, I would say that United Steel common stock, selling currently at 6½, is an attractive speculative purchase. The bulkwork of United Steel's business this year has been the demand for industrial machinery on the part of the mining industry which has more than offset the decline in demand from the newsprint industry.

United Steel operations which, in 1937, showed an increase of 30 per cent over 1936, have, over the first nine months of the current year, held at about the 1937 level. Some improvement is looked for in this last quarter, but on the whole, earnings are expected to hold around the same figures as in 1937 when 77.9 cents per share was shown on the common



GEORGE C. MACDONALD, whose appointment as eastern sales representative of McLeod, Young, Weir & Co., Ltd., investment dealers, is announced. Mr. MacDonald's headquarters will be at Kingston, Ont.

as compared with 49 cents in 1936. The payment of the regular quarterly dividend on October 1, 1938, plus a payment of 75 cents which cleaned up the remaining arrears on the preferred stock, makes it possible for the company to pay a dividend on the common. No definite announcement in this regard has been made, however.

### STRAW LAKE BEACH

*Editor, Gold & Dross:*  
I recently acquired a few shares of Straw Lake Beach Gold Mines. What do you consider the prospects of this company to be and what are the speculative possibilities of this stock?

R. J., Hamilton, Ont.

Straw Lake Beach Gold Mines recently completed a 60-ton mill and ore reserves are estimated at 19,100 tons, averaging better than \$20. Once the mill is operating satisfactorily development will be continued. The outlook appears interesting as further development on the present, as well as projected levels should provide additional ore. The shaft is now down 430 feet, with three levels established, and values on the bottom level are reported to have shown improvement over those on the horizon above.

### BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE INTERMEDIATE OR SHORT TERM TREND of stock prices, on last reading, was upward.

THE PRIMARY OR LONG TERM TREND of stock prices and business, under Dow's theory, is upward.

THE MARKET PROBABILITIES. Price weakness which has characterized the market over last week developed simultaneously with renewed disturbances from Germany affecting the international situation. While this news was undoubtedly the immediate occasion for the down-turn, the basic cause may be attributed more to a vulnerable technical background, as fully discussed in our Forecast of last week.

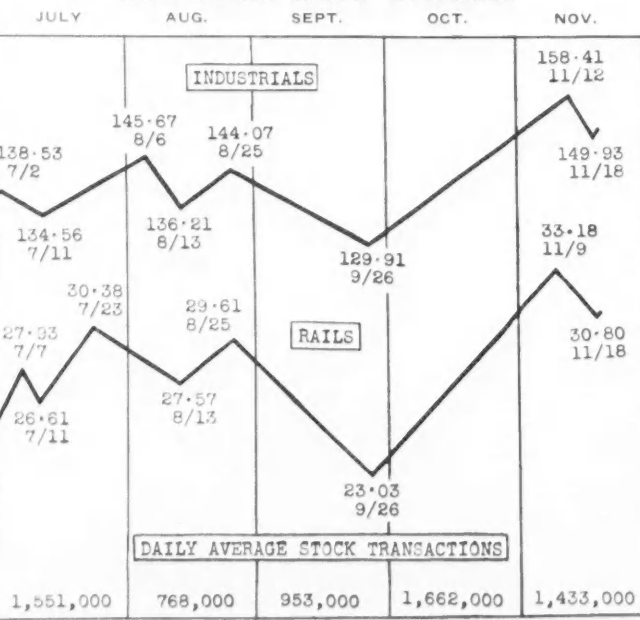
Briefly, the market, in its move from 129 on the Dow-Jones industrial average, in September, to its November level of 158 (see Chart), had registered a recovery of sufficient duration and price intensity to be inviting a counter-movement. Furthermore, the market's pace from its extreme low in March of this year had substantially exceeded that of the General Business Curve, which, in itself, and particularly at a period when American tax selling is imminent, is encouraging to a measure of liquidation.

If a full technical correction is now to be witnessed, its normal limits would be a support zone, in terms of closing prices, of between 147-149 on the Dow-Jones Industrial average; between 29-26 on the Dow-Jones railroad average. These figures represent the usual three-eighths to five-eighths cancellation, under Dow Theory rules, by which a previous advance—in this case the move from late September into mid-November—is technically cancelled.

Ongoing substantial decline in the market at this time is a strongly advancing level of production and a general belief on the part of Wall Street, in which viewpoint we concur, that business will register further wide gains during the year 1939. Earnings are necessarily benefiting from this movement, with the result that an underlying element of strength is given to stocks. It is thus possible that last week's decline may prove but a sharp shake-out, rather than the beginning of a full technical correction.

Assuming no further deterioration in the foreign political situation, it would be normal for the market, in view of last week's down-trend, to register recovery, on balance, at some point during this week. Any move carrying both averages decisively above their recent peaks of 33.18 on the rails, 158.41 on the industrials, would reconfirm the intermediate movement as upward. To the contrary, a rally in which one or both averages, in terms of closing prices, failed to better their recent highs, if followed by a decline carrying both averages decisively under their low points of the decline which began last week, would signal a secondary correction as under way.

### DOW JONES STOCK AVERAGES



### PACKARD

*Editor, Gold & Dross:*  
If I can believe all I hear, the automobile industry is due for a boom. I have some stock now which I got on your say-so. My portfolio will stand another automobile stock. I was wondering what your opinion of Packard is.

—Y. E. L., Toronto, Ont.

Personally, I think that Packard is only a fair speculation at present prices. The company is strong and should benefit from the business improvement now in progress, but I think that the large capitalization will prevent any important per share earnings.

Over the greater part of the past summer, operations have been at low levels and lately the company has undergone the heavy expense necessary to putting a new car into production. Deficits have been shown for the first three quarters of the current year and, while profitable operations are expected for the final quarter, a deficit seems unavoidable for the year as a whole.

I think that Packard's sales may be expected to expand in line with the industry as a whole, and fair profits are indicated over the intermediate term. However, I think we will have to undergo a considerably sharper recovery than is anticipated before this company will show worthwhile per share earnings. Although finances are strong, I would say that dividends are unlikely for an extended period.

### RAYMOND TIBLEMONT

*Editor, Gold & Dross:*

I have an interest in a considerable number of units of the Raymond Tiblémont Syndicate, which sold its holdings in Quebec to Raymond Tiblémont Gold Mines for shares in that company. The shares to take up these units were supposed to be handed to the Prudential Trust Company, but I understand this has not been done. Can you give me any information on this and as to the likelihood of mine development on this property?

—M. G., Kirkland Lake, Ont.

I am informed by the secretary of Raymond Tiblémont Syndicate that shares of Raymond Tiblémont Gold Mines to take care of the units, have been placed in escrow with the Prudential Trust Company. These are pooled at the discretion of the Ontario Securities Commission and will likely be distributed on the basis of 200 shares for each syndicate unit.

(Continued on Next Page)

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**Dividend Notices****DOMINION Textile Co. Limited****Notice of Preferred Stock Dividend**

A DIVIDEND of One and Three Quarters per cent. (1 3/4%) has been declared on the Preferred Stock of DOMINION TEXTILE COMPANY, Limited, for the quarter ending 31st December, 1938, payable 16th January 1939, to shareholders of record 31st December, 1938.

By order of the Board,  
L. P. WEBSTER,  
Secretary.  
Montreal, November 16th, 1938.

**DOMINION Textile Co. Limited****Notice of Common Stock Dividend**

A DIVIDEND of One Dollar and Twenty-five cents (\$1.25) per share, has been declared on the Common Stock of DOMINION TEXTILE COMPANY, Limited, for the quarter ending 31st December, 1938, payable 16th January 1939, to shareholders of record 31st December, 1938.

By order of the Board,  
L. P. WEBSTER,  
Secretary.  
Montreal, November 16th, 1938.

**LAKE SHORE MINES, Limited.****(No Personal Liability)****DIVIDEND NO. 15**

NOTICE is hereby given that a quarterly dividend of One Dollar per share, on the paid-up capital stock of the Company, will be paid on the fifteenth day of December, 1938, to shareholders of record at the close of business on the first day of December, 1938.

By order of the Board,  
KIRKLAND SECURITIES, LIMITED,  
Secretary.  
Ottawa, November 15th, 1938.

**CANADA CEMENT COMPANY LIMITED****Preference Dividend No. 27**

NOTICE is hereby given that a dividend of One Dollar (\$1.00) per share on the Preference Stock of this Company has been declared, payable on the 20th day of December next to Preference shareholders of record at the close of business November 30, 1938.

By Order of the Board,  
G. A. RUSSELL,  
Secretary.  
Montreal, November 15, 1938.

**The Montreal Cottons Limited.**

NOTICE IS HEREBY GIVEN THAT A QUARTERLY DIVIDEND OF ONE AND THREE QUARTERS PERCENT (1 3/4%), being at the rate of Seven percent (7%) per annum, has been declared upon the preferred stock of the Company, and cheques will be paid on the fifteenth day of December next to shareholders of record at the close of business on the 30th day of November, 1938.

By order of the Board,  
CHAS. GURNHAM,  
Secretary-Treasurer.  
Vancouver, November 17th, 1938.

**The Montreal Cottons Limited.**

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF ONE HALF OF ONE PERCENT (1/2%) has been declared upon the Common Stock of the Company, and cheques will be paid on the fifteenth day of December next to shareholders of record at the close of business on the 30th day of November, 1938.

By order of the Board,  
CHAS. GURNHAM,  
Secretary-Treasurer.  
Vancouver, November 17th, 1938.

**PIONEER GOLD MINES OF B.C. LIMITED****(NON-PERSONAL LIABILITY)**

NOTICE IS HEREBY GIVEN THAT a dividend of Ten (10) cents per share (being at the rate of 40c per annum) on the paid-up stock of the Company, has been declared for the quarter ending 31st December 1938, payable 31st January 1939, to shareholders of record at the close of business on 31st November 1938.

By order of the Board,  
ALFRED E. BULL,  
Secretary-Treasurer.  
Vancouver, B.C., November 15, 1938.

**GENERAL STEEL WARES LIMITED****DIVIDEND NOTICE**

Notice is hereby given that a Dividend of \$3.50 per share on the outstanding 100,000 shares of 7% Cumulative Participating Preferred Stock of a par value of \$100.00 each of General Steel Wares Limited, has been declared, payable on 15th day of December, 1938, to shareholders of record at the close of business on the first day of December, 1938, being a Cumulative Dividend at the rate of 7% per annum in respect of the six months period commencing first day of May, 1938, and ending 31st day of October, 1938.

By order of the Board,  
F. S. BROPHY,  
Secretary.  
Montreal, November 21st, 1938.

**NORANDA MINES, LIMITED****DIVIDEND NOTICE**

Notice is hereby given that an interim dividend of \$2.00 per share, payable in Canadian funds, has been declared by the Directors of Noranda Mines, Limited, payable June 27th, 1939, to shareholders of record at the close of business June 10th, 1938.

By order of the Board,  
J. R. BRADFIELD,  
Secretary.  
Toronto, June 3rd, 1938.

**GOLD & DROSS**

(Continued from Page 12)  
as soon as the company has sufficient funds in its treasury.

The company is now exploring a group of 20 claims, known as the "Blue Grass," which it took over in Vaquerin township. A possible structure of 3,000 feet is reported on which some 900 feet has been exposed by surface work with encouraging possibilities. The immediate intention is to continue surface exploration by testpitting every 100 or 150 feet and then take bulk samples with a view to proving the quality and width of the ore zone. Finances for this work have been arranged and partially provided.

**ALGOMA STEEL CORP.**

Editor, Gold & Dross:

I have been advised to buy a bond of the Algoma Steel Corporation, Limited, and should be very glad to receive your valuable advice as to its merits as a safe investment.

—M. M., Outremont, Que.

I think Algoma Steel Corporation bonds can be rated as a good business investment. As you probably know, Algoma Steel has improved its position, both in a financial way and in its earnings ability. This was effected in 1935 when a reorganization disposed of the entire funded debt which, previous to the reorganization, exceeded \$20.1 millions. Freedom from requirements to pay \$1,000,000 per year in bond interest has enabled Algoma Steel to plow back profits into the enterprise and to increase its output of steel steadily.

In the year ended April 30, 1938, net income was \$641,255, against \$189,923 in the previous year. In the first five months of the current year the company earned \$516,564, an amount sufficient to pay full interest on this issue of 5 per cent first mortgage for the year and meet the principal on next year's serial maturity as well. Working capital at the end of the last fiscal year was \$3,658,470. Earnings always fluctuate in the steel industry, but Algoma Steel has stabilized its income to a greater extent than was previously enjoyed by increasing its ability to supply markets other than those for steel rails—which once were its major product.

**ORO PLATA, WILTSEY**

Editor, Gold & Dross:

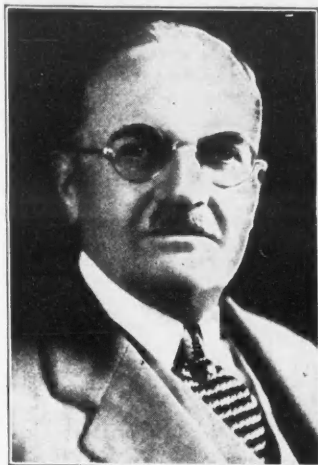
Some months ago I purchased a few hundred shares of Oro Plata Mining Corporation and Wiltsey-Coghlan Mines as a speculation. I would be obliged for information on these companies' activities.

—J. H., Halifax, N.S.

Oro Plata Mining Corporation is a holding company, which maintains a trading position and engages in the financing of properties, which necessarily makes its shares more attractive for a hold. The company has a strong financial position with assets at the beginning of the current year reported at over \$1,500,000, and I understand this has since been improved. An initial dividend of four cents a share was paid in May. Oro Plata holds a large share interest in Jellicoe Consolidated Mines. Exploratory work is being done on the Sentinel property, in the Gordon Lake area, Northwest Territories, where two promising gold-bearing zones have been uncovered. Important shareholders are held in Whitehorse Gold, Nipilac Goldfields, Marago Mines, Madsen Red Lake, as well as interests in oil and pulpwood organizations.

Wiltsey-Coghlan Mines recently resumed diamond drilling on its pro-

perty adjoining Waite Amulet on the east. It was decided, following an examination of cores from last summer's drilling, to deepen the No. 1 hole to reach a lower contact. Some copper mineralization was evident in this hole which reached a depth of 1,600 feet. The No. 2 hole put down some weeks ago about 400 feet south of the No. 1 hole, failed to reveal anything of particular interest.



C. E. EDMONDS, Chairman of the Board of Christie, Brown and Company, Limited, who has just celebrated his seventy-fifth birthday. The story of his life is that of a lad who, sixty-three years ago, at the age of 12 talked himself into a job in the Christie bakery on Duke Street, Toronto, and has remained with the company ever since. He is still active in the affairs of the company, and goes to his office regularly. He has been an ardent worker for social betterment all his life.

**PAYORE**

Editor, Gold & Dross:

I am very much at a loss to understand why the price level of Payore Gold Mines shares should keep at around 10 to 11 cents, especially in view of the apparently good reports issued by the company from time to time.

—C. M., Outremont, Que.

Payore Gold Mines has met with considerable encouragement in development to date, and prospects for the future appear interesting. The price of the stock can undoubtedly be attributed to the fact that the mill is small and ore reserves not large. The company plans more extensive development and, I understand, will deepen the shaft to open another level, and once ore resources warrant will build a mill of 150 tons capacity. The present plan is handling around 75 tons a day and this should provide a monthly production of about \$20,000, which will take care of all operating expenses.

**BANKFIELD**

Editor, Gold & Dross:

Will you be good enough to give me the latest information on Bankfield Mines?

—H. G. A., Winnipeg, Man.

Production at Bankfield Consolidated Mines for the first ten months of the year was \$540,198, with average recovery per ton close to \$14. October output was \$54,700 as compared with \$54,474 in September. On present production operating profits are over \$15,000 a month. Ore reserves are being well maintained,

and in the main ore section above the 525-foot level are estimated as sufficient to supply the mill for a year and a half.

Values so far in the area reached by the long north drive on the 525-foot level have been erratic. While no mineable ore lengths have yet been developed, conditions are regarded as quite promising. Work was recently resumed at the three lower levels from the winze in the western section, and this development should substantially add to ore reserves.

**IMPERIAL TOBACCO**

Editor, Gold & Dross:

An old subscriber to your very excellent paper, I am looking for a good, sound common stock. I want something for income. I'm not looking for appreciation. Not this time. I was wondering about Imperial Tobacco common. What do you think?

—F. D. H., Saskatoon, Sask.

I think you should find Imperial Tobacco common stock attractive on an income basis. Imperial Tobacco Company supplies nearly three-quarters of the tobacco consumed in Canada, and markets a complete line of cigarette, smoking and chewing tobaccos. The company's earnings vary little from year to year and the stable income makes for a secure dividend on the common. I think the stock would be suitable for your expressed needs.

During the first 7 months of the current year, consumption of cigarettes in Canada increased 4.3 per cent, while cigars advanced 11.1 per cent. Snuff consumption, however, was below that of the similar 1937 period. Over the remainder of the year, satisfactory comparisons are expected in the case of cigars and cigarettes, particularly as favorable seasonal influences will prevail. It is indicated that the demand for snuff and smoking tobacco will be well-maintained. Thus good earnings, in all likelihood somewhat above the 64 cents per common share earned in 1937, are in prospect for 1938. As I have said, the 10-cents-per-share interim dividend will probably be continued.

**BONETAL**

Editor, Gold & Dross:

Would you be kind enough to let me have your opinion of the Bonetal Gold Mines, the shares of which, I understand, are procurable only through the purchase of Porcupine Creek units. These units were highly recommended by my broker, but before purchasing further I would be pleased to have your opinion.

—R. S. H., Pownasser, Ont.

Porcupine Creek Syndicate's property was taken over by Bonetal Gold Mines for 1,000,000 shares, and Noranda Mines has an option on control of the latter company. Noranda is proceeding with exploration of the 320-acre group, which adjoins Hallnor on the west, and extensive diamond drilling is being done to determine the ore characteristics. Recent drilling has been revealing somewhat erratic results, after previous work indicated some highly favorable sections immediately west of the Hallnor. Some remarkable ore results were obtained by Hallnor on both the second and third levels to the west. A considerable amount of ore is already indicated on the Bonetal and there is every likelihood a substantial tonnage of good grade will be proven, which can be profitably treated in the Hallnor mill, thus making unnecessary expenditures for a plant.

**Commodities in Sorry Plight**

(Continued from Page 11)

kind of minimum level at which the grower can realize on part of his crop, and market prices have been so low that enormous quantities have "gone into the loan" becoming virtually a surplus of cotton in the hands of the government. American cotton, which for years sold around twenty cents, has been selling this year for the most part under nine cents, and at times under eight cents per lb. There is still an over-supply of cotton.

Canada, wheat is the main problem, though not by any means the only one. We have accumulated surpluses in voluntary pools, which were later taken over by the Dominion. We have paid a bonus of five cents per bushel. And this year we are guaranteeing minimum prices.

Though world stocks are down from a few years ago, wheat is still viewed as too plentiful. Current prices range from about 60 cents a bushel for Number One down to less than 40 cents a bushel for a low grade. These prices do not permit of a living at what we consider Canadian standards, under present costs and taxation.

Therefore we have to subsidize the growers, or let them drop to peasantry, or else give them rock bottom costs on what they buy, which would spell ruin to our protected industries. What, if any, permanent solution will be attained we can not say, but we know that the problem is not peculiar to wheat, nor to Canada.

**Trials of Sugar**

THE trials of sugar have been just as great as have those of wheat. Raw sugar sold in 1932 at as low as .61 cents, that is, less than five eighths of one cent per pound. That was the extreme low, but prices under two cents have been common enough. And this "raw sugar" is not as raw as might be supposed. Far from being mere cane juice, it is about 96 per cent pure, and more-over these prices are delivered at the port of New York.

Accordingly, there is the entire

growing operation, harvesting, milling, bagging, and transportation to be met from prices which may run below two cents or even below one cent per pound! The fact that Negroes do most of the work, and that they can exist on a few cents per day, is scarcely a satisfactory answer to Canada, which seeks to hold a place among the raw material producers, and which therefore must compete with some foreign labor in some commodity.

Raw silk, production of which is a distinctive Japanese industry, has given that nation a bad trimming in recent years. It used to sell for four or five dollars per pound, but it has never recovered from the competition of the new rayon yarns, and the price in recent years has been mostly under two dollars. As a result, millions of Japanese workers have had to live at a very low standard.

Rubber, a tropical product, the cost of which has been variously estimated at from twelve to twenty cents per pound, sold in 1932 at as low as 2 1/2 cents, and throughout the years 1931 to 1933 inclusive it never got as high as ten cents in New York. Lately it has been about 16 cents.

In the metals, prices have shown some revival of late, but they are still relatively low. And it must be remembered that a refined metal is not a parallel to such an agricultural product as cotton or wheat, because it is the result of smelting and refining operations, as well as of mining. The plants require certain margins for their operating expenses, and when these margins disappear, they shut down for a time. The real primary producer can not do that. He has to go on making his own living, no matter how low the scale.

**Schemes Ineffective**

EXPERIMENTS in destruction, restriction and orderly marketing seem on the whole to have had little effect on market prices. Quite often the very news that such a scheme has been undertaken has a depressing effect on the market. The accumulation of a surplus, even in

the strongest hands, always bears down on the price, because everyone knows that sooner or later the stock must be sold.

The only instances of partial or apparent success seem to be in commodities produced in only a few territories, that is, where agreements among the producers are feasible. Tin producers seem to have worked effectively, because they are not widespread. In rubber there has been at least partial success, because British and Dutch groups are in control of the situation. The operations of a black pepper pool are known and respected in the spice trade.

But for the commodity of widespread production, such as wheat, or sugar, or cotton, or wool tops, or butter, there seems to be no hope in organization or control. The records rather indicate that to bear the burden of surpluses or price control in any of these is a Herculean task too great for any organization or for any nation.

The best policy is to keep sales in step with production, on the ground that a clean house will enjoy the quickest recovery. And that means a living for the producer according to what the market will bring him at the time.

It is a world situation which can not be solved by any trick of currency or purchasing power evolved by one country. It is a problem of primary production and primary markets, placed on the world's doorstep today, but which the leading countries have lamentably failed to solve.

**THE REDUCTION IN STEEL PRICES**

(Continued from Page 11)

mainly responsible for this condition. The situation, however, may well be a blessing in disguise, as it will definitely place the steel companies in a better bargaining position with their workers when asking them to accept lower wage levels. When costs are put on a more economic basis, this industry will then be in a position to participate, with other industries generally, in a period of improving conditions.

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THE REDUCTION IN STEEL PRICES

(Continued from Page 11)

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# CONCERNING INSURANCE

## Cover Against Burglary and Theft

BY GEORGE GILBERT

Robberies, burglaries, hold-ups and thefts continue to increase in spite of the multifarious safeguards which modern inventive genius has provided for the protection of valuable property against such depredations.

Therefore the question of insurance against the pecuniary loss involved in these crimes, dealt with in this article, is of more than academic interest not only to business men but to householders and other owners of valuable property.

IN THE early days of burglary insurance there were many people who felt that burglaries were not frequent enough to make it worth while to insure against them. But now there are few business men or householders who are not alive to the fact that the crimes of burglary, robbery and theft are so common as to constitute a real hazard to their property. Insurance is recognized as the logical means of providing indemnity for losses from this source.

As a general phrase, "burglary insurance" means cover against all losses sustained through burglary, robbery, theft and larceny. In insurance terminology, "burglary" means the felonious taking of property after a felonious forcible entry, of which visible evidence must exist at the place of entry; "robbery" means a hold-up, that is, a felonious taking of property by violence, or by threat, or by instilling fear; "theft" and "larceny" are practically synonymous terms, and mean the felonious taking of property without the consent of the owner.

Under the modern mercantile robbery policy, the insurance also applies to felonious acts, such as the snatching of property from the premises, or from a person, provided the custodian is immediately aware of such an act, and the policy likewise applies to felonious taking of property from a custodian who has been killed or injured accidentally or maliciously.

### Variety of Policy Forms

THERE are different forms of policies available, according to the risks to be covered. There is a policy which insures property in residences against burglary, robbery, theft and larceny. There is one which covers stock in mercantile premises; another which insures stock or money in safes or vaults against burglary; another which insures money or stock against hold-up inside or outside the premises. There are other forms which insure banks, loan and trust companies, and other safe deposit organizations against burglary, etc.

There are four standard forms of policy on the market, namely: (1) the residence policy; (2) the mercantile open stock policy; (3) the mercantile safe policy; and (4) the messenger, paymaster and interior robbery policy.

These standard forms contain certain general conditions which should not be overlooked by the buyer. It is to be noted that only a pro rata portion of the amount of the policy is payable when other insurance exists; that under the residence burglary policy articles specifically insured elsewhere are excluded from coverage; that immediate notice of loss is required; and that there are certain specific requirements about investigation and adjustments. Right to inspect the premises is provided for, and the coverage may be suspended if the conditions are found not satisfactory. Cancellation of the policy may be effected by either the insurance company or the insured.

### Exclusions From Coverage

AFTER settlement of a loss the insured must sign over to the company any right he may have to recover from others. Any assignment of interest must be acknowledged by the insurance company. There is a limitation with regard to bringing suit. The policy also requires that offenders be prosecuted, if the company so demands.

There are also some exclusions with which the insured should be acquainted. All four policy forms exclude damage to property or premises by fire, while the mercantile open stock policy further excludes loss from any burglary during a fire. Where the insured or employees in charge of property are involved, the collusion or fidelity loss is not covered, except in the residence policy, which covers theft by employees.

Damage to plate glass or lettering or ornamentation thereon is not covered under the safe and hold-up policies, while in the mercantile open stock policy the exclusion refers to glass of any kind. Lack of proper records is a hindrance to recovery under the mercantile open stock policy, as is also the lack of some warranted protection, such as an alarm or a watchman. But under the hold-up policy in such a case the companies will pay up to whatever amount of coverage the premium charged would pay for in view of the extra hazard.

Under the residence burglary policy, articles held as samples or for sale or for delivery after sale are not covered; nor is coverage furnished when the premises are used as a boarding or lodging house, or for business or professional purposes, unless specially so stated in the declarations.

### Extent of Protection

UNDER the four standard policies, the insurance company agrees to pay the actual loss sustained up to the amount of the policy, that is, the actual cash value of the property stolen or damaged, or the actual cost of repairing it. The company may elect to take either course.

Property replaced or paid for belongs to the company, and in the event of any subsequent recovery, either party making such recovery is required to notify the other one. According to the wording of the residence policy and the hold-up policy, the insured is entitled to such recoveries upon repayment or return of any amount or property received, but in the mercantile open stock policy and in the safe policy it is the company which may surrender such recoveries, and it is the insured who shall repay or return.

As to the limit of liability, it is obviously the amount stated, but this may be divided up in several ways, such as inside and outside hold-up, inside and outside of vaults, chests and compartments therein, etc. Under the residence policy, the mercantile open stock policy and the safe policy, payment of a loss reduces the amount of the policy, but reinstatement to the full amount may be made by endorsement at insured's request. Under the hold-up policy, provision is made for automatic reinstatement and for the payment of an additional pro rata premium by the insured.

Under the mercantile open stock policy and the safe policy, loss on loaned or pledged goods is paid for on the basis of the amount loaned, plus legally accrued interest. If merchandise is not owned by the insured, adjustment of the loss may be made with the owner or the insured, as the company may decide. If any court action be taken against the insured on such account, the case must be immediately turned over to the insurance company to handle.

### Group Hospitalization Benefits

INCLUSION of hospitalization benefits in the group insurance program covering employees of Somerville Paper Boxes Limited of London has been announced by G. M. Hobart, the General Manager of the Company. The new protection is provided by the company without any additional cost to the 174 employees now participating or to those later enrolling in the group plan which has been in force since 1935.

The complete program, which is being underwritten by the Metropolitan Life Insurance Company, embraces sickness and accident coverage and the hospitalization benefits. The cost is shared by the employer and employees.

Under the terms of the expanded program, participating employees in case of sickness or occupational injury are paid amounts ranging from \$5.00 to \$25.00 a week. The hospitalization arrangement provides benefits of \$3 or \$5 a day, for a maximum number of days.

The group plan includes visiting nurse care and the periodical distribution of pamphlets on health conservation and disease prevention.

### Inquiries

Editor, Concerning Insurance:

I should appreciate hearing from you at your earliest convenience your opinion of the Wawanesa Mutual Insurance Company. I am carrying insurance of approximately \$60,000 on building and machinery. For some time this has been carried with the Globe Indemnity of Canada, but I recently changed this and had a policy issued by the Wawanesa Mutual at a decrease in rate and giving me much broader cover.

The point I wish your opinion on is whether or not you feel that I should receive as prompt and satisfactory adjustment in the event of fire from the Wawanesa as from my previous carrying Company. If the security of my policy with the Wawanesa is as ample as with the Globe Indemnity, I am much better to be insured with the Wawanesa, because as outlined above my policy is much broader and is issued at a considerable saving in premium.

However, the agent previously carrying the business stated that as the Globe Indemnity Company of Canada was a tariff company, whereas the Wawanesa was a mutual company, my security was not as sound. Your comments on this matter will be very much appreciated.

—B. W. K., Arnprior, Ont.

Wawanesa Mutual Insurance Company has been in business since 1896. It formerly operated under Manitoba charter, but now operates under Dominion charter and registry. It is regularly licensed for the transaction of business throughout Canada, and has a deposit with the Government at Ottawa of \$551,720 for the protection of Canadian policyholders exclusively.

At the end of 1937 its total admitted assets were \$2,094,620.07, while its total liabilities amounted to \$1,267,736.69, showing a surplus over all liabilities of \$826,883.38. It showed a net gain in surplus during 1937 of \$55,335.52. It is in a strong financial position and safe to do business with. All claims are readily collectable.

Globe Indemnity Company of Canada was incorporated in 1894 under the name of the Canadian Railway Accident Insurance Company, the present title being adopted in 1914.



A. E. PEQUEGNAT, Assistant General Manager of the Mutual Life Assurance Company of Canada, who was recently elected President of the Life Insurance Institute of Canada.

It operates under Dominion charter and registry, and is regularly licensed for the transaction of business throughout Canada. It has a deposit with the Government at Ottawa of \$259,940 for the protection of Canadian policyholders exclusively.

At the end of 1937 its total assets were \$1,087,099.59, while its total liabilities except capital amounted to \$625,483.11, showing a surplus as regards policyholders of \$461,616.28. It is in a strong financial position and safe to insure with. All claims are readily collectable.

As both companies are safe to do business with, it is a question as to which company better meets your requirements as to coverage and rates.

Editor, Concerning Insurance:

I own 100 shares of the National Life Assurance Co. of Toronto. About a year ago they stopped paying dividends. I understand they will not be resumed for some time. If I could obtain a decent price should I sell, and if so what more or less conservative security would you suggest to reinvest in?

—N. B. H., Victoria, B.C.

In view of the improvement which has been effected in the business and financial position of the National Life Assurance Company of Canada under the present administration, I would advise holding the stock rather than selling at present quotations, which are around \$25 a share bid and \$27 asked.

The company was incorporated in 1897 and commenced business in 1899. Its authorized and subscribed capital is \$1,000,000. The paid up capital is \$250,000, in addition to which the shareholders have paid in \$75,000 as premium on capital. The shares are of the par value of \$100, and are \$25 per share paid up, leaving an uncalculated liability of \$75 per share.

At the end of 1937 its total admitted assets were \$12,238,320, while its total liabilities except capital amounted to \$11,986,789, showing a surplus as regards policyholders of \$251,531. As the paid up capital amounted to \$250,000, there was a net surplus over capital and all liabilities, that is, a surplus as regards shareholders, of \$1,531. Thus government figures show that, after making provision for policy reserves, investment and contingency reserves of \$625,000, provision for profits to policyholders, and all other liabilities, the capital is intact and there is a net surplus of \$1,531. In 1937 the excess of income over disbursements was \$579,839, while in 1935 the excess of income over disbursements was \$168,287. In 1937 the amount of business in force was \$58,038,179, while in 1935 the amount was \$55,447,977.

Editor, Concerning Insurance:

I am the holder of two 30 Pay Life Insurance policies for \$2,500 each in the Mutual Life of Canada. One of these policies was taken out in 1934 and the annual premium is \$45.88, while the other was taken out in 1937 and has an annual premium of \$52.90.

A friend has advised me to change these policies to Term Insurance ceasing at age 65 and save the difference in premiums.

Would you please be good enough to advise me whether or not I should make this change.

—G. A. R., Vancouver, B.C.

As it would mean a loss to you to change your present policies with the Mutual Life of Canada to Term Insurance ceasing at age 65, I would strongly advise against doing so. In your existing policies you have protection for the whole of life, or as long as protection is needed, and not only to age 65, as you would have under the term policy. In addition, you are building up a substantial cash value in the policies, which may be utilized in the future in time of emergency to keep the insurance in force or by way of a loan to meet pressing needs when ready money may not be obtainable from any other source.

Further, should the time arrive in later life, when insurance protection may no longer be required, the cash value may be utilized to provide additional income or for any other purpose which may best meet your needs at that time. There is little value in the term policy to keep the insurance in force should you not be able to meet a premium payment, and there is no cash value at all at the end of the term. Term insurance is lower in price because it does not furnish protection for the whole of life, which is what is required in most cases. Term insurance does not answer the requirements of the average man. It has been tried in the balance over a lengthy period, and has been found wanting.

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## Too Much Wheat

BY GILBERT C. LAYTON  
Saturday Night's Financial  
Correspondent in London

What's to be done about world over-production of wheat and unremunerative prices? World stocks are so large that storage is already becoming a problem. Government subsidies for growers are not the answer.

It is up to the International Wheat Advisory Council, says Gilbert C. Layton, to seek, first, to eliminate the surplus and, second, to formulate a sound long-term policy that will achieve price stability through bringing supply and demand into accord.

AFTER reacting to war fears, wheat soon lost its vigor and is now being urged that an agreement to curtail exports is necessary if the price is to be brought to an economic level.

The statistical position certainly lends no support to the view that the grain will recover without artificial stimulus. The United States and Canada report large crops, while even the severe drought has left the estimated Australian crop at 138 million bushels. The Argentine is reckoned to produce 240 million bushels, which compares with 188 million last season and brings up to a good figure the total of the Southern Hemisphere's production.

The Northern producers will probably bring the world total to 4,365 million bushels (U.S. Department of Agriculture estimate), which must be added to the carry-over at the beginning of August of 595 million bushels, and which takes no account of Russian and Chinese production.

### And Still More

EVEN this picture of over-production is incomplete. The Russian export is as likely to be huge as negligible, while the European countries, obsessed with the doctrine of self-sufficiency, are producing to the limit, and good harvests are reported in all major growing areas.

On the demand side, there is no reason to hope for any substantial increase. Wheat is one of the major factors in war preparation, but it is doubtful whether the necessity to lay in stocks will considerably influence the position. Stocks are in most cases already at the point where they present the problem of accommodation. In Great Britain, for instance, some 400,000 tons of wheat are held, representing about 5 per cent. of the nation's 1937 consumption.

The price level may still be profoundly adjusted, for the day of political crises is clearly not past and there is still the possibility of crop failures. But the chances are not big and it appears to be time that a concerted effort was made by the leading producers to restrict their exports. The United States and Canada have been, and are, subsidizing wheat and exporting it at a net loss, and attempts at a marketing agreement between the two producers have proved abortive; the Argentine is traditionally opposed to interference.

There are signs, however, that the world is awakening to the necessity for a serious effort to keep the commodity's price reasonably high. The United States has finally persuaded Argentina to rejoin the International Wheat Advisory Council, and it has been announced in Canada that that country would be willing to enter an agreement which assured the price by sacrificing part of the production.

### Can Production?

ALTHOUGH no-one pretends that the long-term problem can be solved by such temporary expedients as control of production, there can be no two views about the efficiency of the method to overcome intermediate troubles. It has been suggested that a better solution of the problem would be the creation of nation-wide storehouses, in Great Britain and those countries in the British Commonwealth which are not exporters of the grain.

Even this idea, however, does not get to the root of the problem, for stocks merely represent latent supply and their limits are clearly defined. The view is also held that if the short-term difficulties are surmounted, erosion of the great growing areas will take care of the position within a few years.

Such devices overlook the fundamental point, that current consumption and production must be approximately balanced if the price is to remain stable and remunerative, and the associated axiom, that undue fluctuations in the price distort the productive mechanism until it is impossible to achieve a correspondence between demand and supply. In any attempt to achieve an increase in consumption to balance rising production the general problem of world purchasing power is to be considered, for the consumption of wheat is not so inelastic that fluctuations in the price, or in purchasing power, do not affect it.

The Advisory Council therefore has a twofold duty. It must seek means to solve the immediate problem of the surplus, and it must attempt to formulate a long-term policy, acceptable to all the leading producers, which will achieve a price stability, not by such dodges as building a buffer stock or relieving the market by government purchases, but by bringing supply and demand into accord.

## WE DISCUSS THIS WEEK

### British-American Oil

THE second largest company engaged in the Canadian oil industry, British-American Oil Company, Limited, is a complete unit engaged in producing, refining, and distributing oil products. The best-known of the company's trade names are "Peerless Ethyl" and "Nevr-Nox" gasoline and "Autolene" motor oils. Through a subsidiary, British-American Oil Producing Company, British-American produces crude oil in the Mid-Continent area of the United States. In Canada five modern refineries are operated: two in Toronto, Ont., and one each in Montreal, Que., Moose-Jaw, Sask., and Coutts, Alta.

The company's principal Canadian activities are the refining and distribution of petroleum products, and tank storage and distributing centres are maintained at 817 points in Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, Saskatchewan and Alberta.

B-A Oil became actively interested in Alberta's Turner Valley oil field in 1935 and now controls, through contracts and financing, the production of approximately 16,000 barrels of crude per day, out of a total Turner Valley potential of 53,000 barrels daily. In 1936 an absorption plant was erected in Turner Valley for the processing of naphtha gas, and in June, 1938, it was announced that a refinery capable of refining 4,500 barrels of crude daily would be built at Calgary.

In Canada, the oil industry in general is largely confined to refining, and to this end a large and efficient refinery division has been built up. Even though Canadian crude oil production was doubled in 1937 through developments in Turner Valley, production and reserves are relatively small in comparison with refining demands, and the great bulk of crude requirements is imported. While the concentration of car ownership in Canada is lower than in the United States, and the road system is less extensive, consumption of gasoline in the Dominion has shown the same rapid growth as below the line. In 1933—at the depression low—consumption totalled 484,967,000 gallons. By 1937, estimated consumption was 723,700,000 gallons.

### The "Big Four"

QUITE apart from numerous small operators, there are four companies which account for the greater part of the business in Canada. Of these four companies, Imperial Oil of Canada, controlled by Standard Oil of New Jersey, does almost two-thirds of the business; British-American Oil, with about 20 per cent. of operations to its credit, ranks second; and McCall-Frontenac and Royal Dutch-Shell are third and fourth, respectively.

All these companies own crude oil producing facilities outside Canada, with the greatest proportion of crude imports coming from the United States and South America. Because of protective tariffs, domestic refineries supply the bulk of Canadian gasoline and

other refined products: imports of gasoline amount to less than 10 per cent. of dollar sales. Since demand in Canada is expected to continue its gradual expansion, the long term outlook of the industry looks to be definitely promising. Prices of refined products have always been more stable than in the United States, because of less intensive competition in marketing.

The strength of B-A Oil's trade position is attested by the steady upturn of sales in all divisions. Thus in 1937, sales of gasoline and other petroleum products were the largest in the company's history. Net income for the year ended December 31, 1937, on Canadian operations alone, amounted to \$3,411,851, equal to \$1.30 per share, against net Canadian income of \$2,494,435, or 95 cents per share, in 1936. No earnings of the United States subsidiary were received by B-A Oil in 1937, but a dividend equal to 15 cents per share on the parent company's stock was forthcoming after the close of the fiscal year. So that consolidated net income in 1937 was equivalent to \$1.45 per share, as compared to \$1.41 per share in 1936.

### Prices Are Down

DUE to much higher operating expenses incurred in maintaining gas pressure to keep up production, net profit of the American subsidiary—British-American Oil Producing Company—declined to \$1,418,714 in 1937 from \$2,877,300 in 1936. At the present time the American company is faced with a general cut in the price of crude oil which followed the reduction of 20 cents a barrel in the mid-continent fields, and earnings in the next several months will probably show a decline from last year's levels. However, since demand prospects remain favorable, it is unlikely that this price disruption will be prolonged. Certainly the price structure should begin to show a strengthening by 1939 at the latest when, it is expected, oil and gas consumption will be at favorable levels in line with the expected further business improvement.

To date, such data as are available on the Canadian oil industry indicate that demand is running slightly ahead of 1937 levels. Prices, however, are slightly under those of a year ago and costs appear to be trending higher, so that earnings will probably be somewhat less than the \$1.30 per share shown in 1937. Total earnings will be significantly influenced by the dividends paid by the United States subsidiary, operations and earnings of which, as we have said, have been curtailed this year, with the outlook over the next few months uncertain. Because the company's capital structure is well balanced and the financial position sound, the policy of distributing a liberal portion of net income as dividends should be maintained.

At current prices of 21.38, and yielding 4.7 per cent. at a dividend rate of \$1 per share—in 1937, \$1.15 per share was paid—the stock is endowed with above-average speculative possibilities.

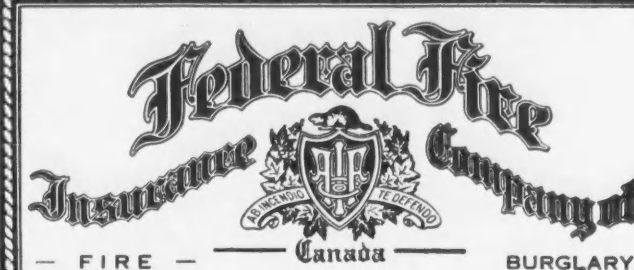
## COAL RESERVES

CANADA is possessed of enormous coal reserves, but these are as yet only slightly developed. The reserves, which are estimated at 1,234,289,000,000 metric tons, are located chiefly in Nova Scotia, Saskatchewan, Alberta and British Columbia, Ontario and Quebec, which have no developed coal reserves, are richly endowed with water powers as sources of industrial energy. Lignite is the largest element in Canada's coal but the deposits of bituminous are immense. Some of the reserves have been identified as anthracite, but these have not yet been exploited.

Financial Editor, Saturday Night.

I have no desire to hurl verbal bouquets but I must say that the Financial Section of your paper offers more salient and desirable advice than many brokers.

—S. F., Toronto, Ont.



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PRESIDENT MANAGING DIRECTOR



## PROTECTION

When adequate defence from the air is vividly in the minds of everyone, the picture above is vitally interesting. It illustrates the steps being taken by the Dominion Government for the protection of Canada. This plane is the first of ten to be delivered by Canadian Vickers Limited, Montreal, for long-distance patrol duty.

While everyone is concerned in national protection, it is well to think also of how best to protect your heirs. There is no better way than to name The Royal Trust Company as executor or co-executor of your estate. Thus you will assure for your heirs that protection which comes through years of wide-range experience in administering estates.

Illustrated above is a Supermarine Spitfire flying boat built by Canadian Vickers Limited for the Department of National Defence—powered with two Bristol "Pegasus X" nine-cylinder radial air-cooled engines. With a cruising range of 1000 miles, it has a maximum speed of 165 m.p.h. at 6000 feet and a service ceiling of 18,600 feet when loaded to 19,000 lbs.

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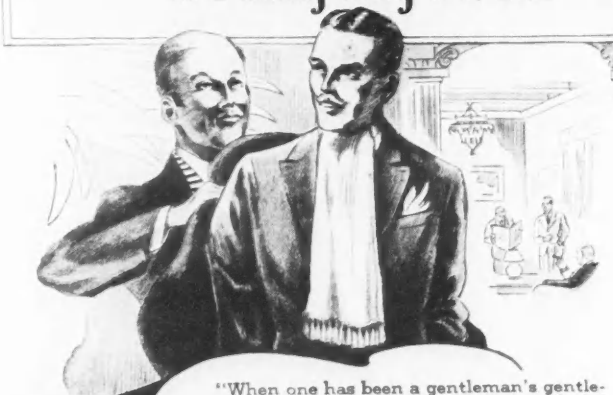
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# CONCERNING INSURANCE

## Cover Against Burglary and Theft

BY GEORGE GILBERT

Robberies, burglaries, hold-ups and thefts continue to increase in spite of the multifarious safeguards which modern inventive genius has provided for the protection of valuable property against such depredations.

Therefore the question of insurance against the pecuniary loss involved in these crimes, dealt with in this article, is of more than academic interest not only to business men but to householders and other owners of valuable property.

IN THE early days of burglary insurance there were many people who felt that burglaries were not frequent enough to make it worth while to insure against them. But now there are few business men or householders who are not alive to the fact that the crimes of burglary, robbery and theft are so common as to constitute a real hazard to their property. Insurance is recognized as the logical means of providing indemnity for losses from this source.

As a general phrase, "burglary insurance" means cover against all losses sustained through burglary, robbery, theft and larceny. In insurance terminology, "burglary" means the felonious taking of property after a felonious forcible entry, of which visible evidence must exist at the place of entry; "robbery" means a hold-up, that is, a felonious taking of property by violence, or by threat, or by instilling fear; "theft" and "larceny" are practically synonymous terms, and mean the felonious taking of property without the consent of the owner.

Under the modern mercantile robbery policy, the insurance also applies to felonious acts, such as the snatching of property from the premises, or from a person, provided the custodian is immediately aware of such an act, and the policy likewise applies to felonious taking of property from a custodian who has been killed or injured accidentally or maliciously.

### Variety of Policy Forms

THERE are different forms of policies available, according to the risks to be covered. There is a policy which insures property in residences against burglary, robbery, theft and larceny. There is one which covers stock in mercantile premises; another which insures stock or money in safes or vaults against burglary; another which insures money or stock against hold-up inside or outside the premises. There are other forms which insure banks, loan and trust companies, and other safe deposit organizations against burglary, etc.

There are four standard forms of policy on the market, namely: (1) the residence policy; (2) the mercantile open stock policy; (3) the mercantile safe policy; and (4) the messenger, postmaster and interior robbery policy.

These standard forms contain certain general conditions which should not be overlooked by the buyer. It is to be noted that only a pro rata portion of the amount of the policy is payable when other insurance exists; that under the residence burglary policy articles specifically insured elsewhere are excluded from coverage; that immediate notice of loss is required; and that there are certain specific requirements about investigation and adjustments. Right to inspect the premises is provided for, and the coverage may be suspended if the conditions are found not satisfactory. Cancellation of the policy may be effected by either the insurance company or the insured.

### Exclusions From Coverage

AFTER settlement of a loss the insured must sign over to the company any right he may have to recover from others. Any assignment of interest must be acknowledged by the insurance company. There is a limitation with regard to bringing suit. The policy also requires that offenders be prosecuted, if the company so demands.

There are also some exclusions with which the insured should be acquainted. All four policy forms exclude damage to property or premises by fire, while the mercantile open stock policy further excludes loss from any burglary during a fire. Where the insured or employees in charge of property are involved, the collusion or fidelity loss is not covered, except in the residence policy, which covers theft by employees.

Damage to plate glass or lettering or ornamentation thereon is not covered under the safe and hold-up policies, while in the mercantile open stock policy the exclusion refers to glass of any kind. Lack of proper records is a hindrance to recovery under the mercantile open stock policy, as is also the lack of some warranted protection, such as an alarm or a watchman. But under the hold-up policy in such a case the companies will pay up to whatever amount of coverage the premium charged would pay for in view of the extra hazard.

Under the residence burglary policy, articles held as samples or for sale or for delivery after sale are not covered; nor is coverage furnished when the premises are used as a boarding or lodging house, or for business or professional purposes, unless specially so stated in the declarations.

### Extent of Protection

UNDER the four standard policies, the insurance company agrees to pay the actual loss sustained up to the amount of the policy, that is, the actual cash value of the property stolen or damaged, or the actual cost of repairing it. The company may elect to take either course.

Property replaced or paid for belongs to the company, and in the event of any subsequent recovery, either party making such recovery is required to notify the other one. According to the wording of the residence policy and the hold-up policy, the insured is entitled to such recoveries upon repayment or return of any amount or property received, but in the mercantile open stock policy and in the safe policy it is the company which may surrender such recoveries, and it is the insured who shall repay or return.

As to the limit of liability, it is obviously the amount stated, but this may be divided up in several ways, such as inside and outside hold-up, inside and outside of vaults, chests and compartments therein, etc. Under the residence policy, the mercantile open stock policy and the safe policy, payment of a loss reduces the amount of the policy, but reinstatement to the full amount may be made by endorsement at insured's request. Under the hold-up policy, provision is made for automatic reinstatement and for the payment of an additional pro rata premium by the insured.

Under the mercantile open stock policy and the safe policy, loss on loaned or pledged goods is paid for on the basis of the amount loaned, plus legally accrued interest. If merchandise is not owned by the insured, adjustment of the loss may be made with the owner or the insured, as the company may decide. If any court action be taken against the insured on such account, the case must be immediately turned over to the insurance company to handle.

### Group Hospitalization Benefits

INCLUSION of hospitalization benefits in the group insurance program covering employees of Somerville Paper Boxes Limited of London has been announced by G. M. Hobart, the General Manager of the Company. The new protection is provided by the company without any additional cost to the 174 employees now participating or to those later enrolling in the group plan which has been in force since 1935.

The complete program, which is being underwritten by the Metropolitan Life Insurance Company, embraces sickness and accident coverage and the hospitalization benefits. The cost is shared by the employer and employees.

Under the terms of the expanded program, participating employees in case of sickness or occupational injury are paid amounts ranging from \$5.00 to \$22.50 a week. The hospitalization arrangement provides benefits of \$3 or \$5 a day, for a maximum number of days.

The group plan includes visiting nurse care and the periodical distribution of pamphlets on health conservation and disease prevention.

### Inquiries

Editor, Concerning Insurance:

I should appreciate hearing from you at your earliest convenience your opinion of the Wawanesa Mutual Insurance Company. I am carrying insurance of approximately \$60,000 on building and machinery. For some time this has been carried with the Globe Indemnity of Canada, but I recently changed this and had a policy issued by the Wawanesa Mutual at a decrease in rate and giving me much broader cover.

The point I wish your opinion on is whether or not you feel that I should receive as prompt and satisfactory adjustment in the event of fire from the Wawanesa as from my previous carrying company. If the security of my policy with the Wawanesa is as ample as with the Globe Indemnity, I am much better off insured with the Wawanesa, because as outlined above my policy is much broader and is issued at a considerable saving in premium.

However, the agent previously carrying the business stated that as the Globe Indemnity Company of Canada was a tariff company, whereas the Wawanesa was a mutual company, my security was not as sound. Your comments on this matter will be very much appreciated.

—B. W. K., Annapolis, Ont.

Wawanesa Mutual Insurance Company has been in business since 1896. It formerly operated under Manitoba charter, but now operates under Dominion charter and registry. It is regularly licensed for the transaction of business throughout Canada, and has a deposit with the Government at Ottawa of \$551,720 for the protection of Canadian policyholders exclusively.

At the end of 1937 its total admitted assets were \$2,094,620.07, while its total liabilities amounted to \$1,267,736.69, showing a surplus over all liabilities of \$826,883.38. It showed a net gain in surplus during 1937 of \$55,335.52. It is in a strong financial position and safe to do business with. All claims are readily collectable.

Globe Indemnity Company of Canada was incorporated in 1894 under the name of the Canadian Railway Accident Insurance Company, the present title being adopted in 1914.



A. E. PEQUEGNAT, Assistant General Manager of the Mutual Life Assurance Company of Canada, who was recently elected President of the Life Insurance Institute of Canada.

It operates under Dominion charter and registry, and is regularly licensed for the transaction of business throughout Canada. It has a deposit with the Government at Ottawa of \$259,940 for the protection of Canadian policyholders exclusively.

At the end of 1937 its total assets were \$1,087,099.59, while its total liabilities except capital amounted to \$625,483.11, showing a surplus as regards policyholders of \$461,616.28. It is in a strong financial position and safe to insure with. All claims are readily collectable.

As both companies are safe to do business with, it is a question as to which company better meets your requirements as to coverage and rates.

Editor, Concerning Insurance:

I own 100 shares of the National Life Assurance Co. of Toronto. About a year ago they stopped paying dividends. I understand they will not be resumed for some time. If I could obtain a decent price should I sell, and if so what more or less conservative security would you suggest to reinvest in?

—N. B. H., Victoria, B.C.

In view of the improvement which has been effected in the business and financial position of the National Life Assurance Company of Canada under the present administration, I would advise holding the stock rather than selling at present quotations, which are around \$25 a share bid and \$27 asked.

The company was incorporated in 1897 and commenced business in 1899. Its authorized and subscribed capital is \$1,000,000. The paid up capital is \$250,000, in addition to which the shareholders have paid in \$75,000 as premium on capital. The shares are of the par value of \$100, and are \$25 per share paid up, leaving an uncalled liability of \$75 per share.

At the end of 1937 its total admitted assets were \$12,238,320, while its total liabilities except capital amounted to \$11,986,789, showing a surplus as regards policyholders of \$251,531. As the paid up capital amounted to \$250,000, there was a net surplus over capital and all liabilities, that is, a surplus as regards shareholders, of \$1,531. Thus government figures show that, after making provision for policy reserves, investment and contingency reserves of \$625,000, provision for profits to policyholders, and all other liabilities, the capital is intact and there is a net surplus of \$1,531. In 1937 the excess of income over disbursements was \$579,839, while in 1935 the excess of income over disbursements was \$168,287. In 1937 the amount of business in force was \$58,038,179, while in 1935 the amount was \$55,447,977.

Editor, Concerning Insurance:

I am the holder of two 30 Pay Life Insurance policies for \$2,500 each in the Mutual Life of Canada. One of these policies was taken out in 1934 and the annual premium is \$45.88, while the other was taken out in 1937 and has an annual premium of \$52.90.

A friend has advised me to change these policies to Term Insurance ceasing at age 65 and save the difference in premiums.

Would you please be good enough to advise me whether or not I should make this change.

—G. A. R. Vancouver, B.C.

As it would mean a loss to you to change your present policies with the Mutual Life of Canada to Term Insurance ceasing at age 65, I would strongly advise against doing so. In your existing policies you have protection for the whole of life, or as long as protection is needed, and not only to age 65, as you would have under the term policy. In addition, you are building up a substantial cash value in the policies, which may be utilized in the future in time of emergency to keep the insurance in force or by way of a loan to meet pressing needs when ready money may not be obtainable from any other source. Further, should the time arrive in later life, when insurance protection may no longer be required, the cash value may be utilized to provide additional income or for any other purpose which may best meet your needs at that time. There is little value in the term policy to keep the insurance in force should you not be able to meet a premium payment, and there is no cash value at all at the end of the term. Term insurance is lower in price because it does not furnish protection for the whole of life, which is what is required in most cases. Term insurance does not answer the requirements of the average man. It has been tried in the balance over a lengthy period, and has been found wanting.

**Notes FROM THE DESK PAD OF A WISE MAN**  
**MEMORANDUM**  
*Re College - Bob (age 7) and Mary (age 4) they never to early to prepare for the future. Will drop a line to*  
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## Too Much Wheat

BY GILBERT C. LAYTON  
Saturday Night's Financial  
Correspondent in London

What's to be done about world over-production of wheat and unremunerative prices? World stocks are so large that storage is already becoming a problem. Government subsidies for growers are not the answer.

It is up to the International Wheat Advisory Council, says Gilbert C. Layton, to seek, first, to eliminate the surplus and, second, to formulate a sound long-term policy that will achieve price stability through bringing supply and demand into accord.

AFTER reacting to war fears, wheat soon lost its vigor and it is now being urged that an agreement to curtail exports is necessary if the price is to be brought to an economic level.

The statistical position certainly lends no support to the view that the grain will recover without artificial stimulus. The United States and Canada report large crops, while even the severe drought has left the estimated Australian crop at 138 million bushels. The Argentine is reckoned to produce 240 million bushels, which compares with 188 million last season and brings up to a good figure the total of the Southern Hemisphere's production.

The Northern producers will probably bring the world total to 4,365 million bushels (U.S. Department of Agriculture estimate), which must be added to the carry-over at the beginning of August of 595 million bushels, and which takes no account of Russian and Chinese production.

### And Still More

EVEN this picture of over-production is incomplete. The Russian export is as likely to be huge as negligible, while the European countries, obsessed with the doctrine of self-sufficiency, are producing to the limit, and good harvests are reported in all major growing areas.

On the demand side, there is no reason to hope for any substantial increase. Wheat is one of the major factors in war preparation, but it is doubtful whether the necessity to lay in stocks will considerably influence the position. Stocks are in most cases already at the point where they present the problem of accommodation. In Great Britain, for instance, some 405,000 tons of wheat are held, representing about 5 per cent. of the nation's 1937 consumption.

The price level may still be profoundly adjusted, for the day of political crises is clearly not past and there is still the possibility of crop failures. But the chances are not big, and it appears to be time that a concerted effort was made by the leading producers to restrict their exports. The United States and Canada have been, and are, subsidizing wheat and exporting it at a net loss, and attempts at a marketing agreement between the two producers have proved abortive; the Argentine is traditionally opposed to interference.

There are signs, however, that the world is awakening to the necessity for a serious effort to keep the commodity's price reasonably high. The United States has finally persuaded Argentina to rejoin the International Wheat Advisory Council, and it has been announced in Canada that that country would be willing to enter an agreement which assured the price by sacrificing part of the production.

### Cut Production?

ALTHOUGH no-one pretends that the long-term problem can be solved by such temporary expedients as control of production, there can be no two views about the efficiency of the method to overcome intermediate troubles. It has been suggested that a better solution of the problem would be the creation of nation-wide storehouses, in Great Britain and those countries in the British Commonwealth which are not exporters of the grain.

Even this idea, however, does not get to the root of the problem, for stocks merely represent latent supply and their limits are clearly defined. The view is also held that if the short-term difficulties are surmounted, erosion of the great growing areas will take care of the position within a few years.

Such devices overlook the fundamental point, that current consumption and production must be approximately balanced if the price is to remain stable and remunerative, and the associated axiom, that undue fluctuations in the price distort the productive mechanism until it is impossible to achieve a correspondence between demand and supply. In any attempt to achieve an increase in consumption to balance rising production the general problem of world purchasing power is to be considered, for the consumption of wheat is not so inelastic that fluctuations in the price, or in purchasing power, do not affect it.

The Advisory Council therefore has a twofold duty. It must seek means to solve the immediate problem of the surplus, and it must attempt to formulate a long-term policy, acceptable to all the leading producers, which will achieve a price stability, not by such dodges as building a buffer stock or relieving the market by government purchases, but by bringing supply and demand into accord.

## WE DISCUSS THIS WEEK

### British-American Oil

THE second largest company engaged in the Canadian oil industry, British-American Oil Company, Limited, is a complete unit engaged in producing, refining, and distributing oil products. The best-known of the company's trade names are "Peerless Ethyl" and "Nevr-Nox" gasoline and "Autolene" motor oils. Through a subsidiary, British-American Oil Producing Company, British-American produces crude oil in the Mid-Continent area of the United States. In Canada five modern refineries are operated: two in Toronto, Ont., and one each in Montreal, Que., Moose-Jaw, Sask., and Coutts, Alta.

The company's principal Canadian activities are the refining and distribution of petroleum products, and tank storage and distributing centres are maintained at 817 points in Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, Saskatchewan and Alberta.

B-A Oil became actively interested in Alberta's Turner Valley oil field in 1935 and now controls, through contracts and financing, the production of approximately 16,000 barrels of crude per day, out of a total Turner Valley potential of 53,000 barrels daily. In 1936 an absorption plant was erected in Turner Valley for the processing of naphtha gas, and in June, 1938, it was announced that a refinery capable of refining 4,500 barrels of crude daily would be built at Calgary.

In Canada, the oil industry in general is largely confined to refining, and to this end a large and efficient refinery division has been built up. Even though Canadian crude oil production was doubled in 1937 through developments in Turner Valley, production and reserves are relatively small in comparison with refining demands, and the great bulk of crude requirements is imported. While the concentration of car ownership in Canada is lower than in the United States, and the road system is less extensive, consumption of gasoline in the Dominion has shown the same rapid growth as below the Line. In 1933—at the depression low—consumption totalled 484,967,000 gallons. By 1937, estimated consumption was 723,700,000 gallons.

### The "Big Four"

QUITE apart from numerous small operators, there are four companies which account for the greater part of the business in Canada. Of these four companies, Imperial Oil of Canada, controlled by Standard Oil of New Jersey, does almost two-thirds of the business; British-American Oil, with about 20 per cent. of operations to its credit, ranks second; and McCall-Frontenac and Royal Dutch-Shell are third and fourth, respectively.

All these companies own crude oil producing facilities outside Canada, with the greatest proportion of crude imports coming from the United States and South America. Because of protective tariffs, domestic refineries supply the bulk of Canadian gasoline and

other refined products: imports of gasoline amount to less than 10 per cent. of dollar sales. Since demand in Canada is expected to continue its gradual expansion, the long term outlook of the industry looks to be definitely promising. Prices of refined products have always been more stable than in the United States, because of less intensive competition in marketing.

The strength of B-A Oil's trade position is attested by the steady upturn of sales in all divisions. Thus in 1937, sales of gasoline and other petroleum products were the largest in the company's history. Net income for the year ended December 31, 1937, on Canadian operations alone, amounted to \$3,411,851, equal to \$1.30 per share, against net Canadian income of \$2,494,435, or 95 cents per share, in 1936. No earnings of the United States subsidiary were received by B-A Oil in 1937, but a dividend equal to 15 cents per share on the parent company's stock was forthcoming after the close of the fiscal year. So that consolidated net income in 1937 was equivalent to \$1.45 per share, as compared to \$1.41 per share in 1936.

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At current prices of 21.3.8, and yielding 4.7 per cent at a dividend rate of \$1 per share—in 1937, \$1.15 per share was paid—the stock is endowed with above-average speculative possibilities.

## COAL RESERVES

CANADA is possessed of enormous coal reserves, but these are as yet only slightly developed. The reserves, which are estimated at 1,234,289,000,000 metric tons, are located chiefly in Nova Scotia, Saskatchewan, Alberta and British Columbia. Ontario and Quebec, which have no developed coal reserves, are richly endowed with water powers as sources of industrial energy. Lignite is the largest element in Canada's coal but the deposits of bituminous are immense. Some of the reserves have been identified as anthracite, but these have not yet been exploited.

Financial Editor, Saturday Night.

I have no desire to hurl verbal bouquets but I must say that the Financial Section of your paper offers more salient and desirable advice than many brokers.

—S. P., Toronto, Ont.

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## PROTECTION

When adequate defence from the air is vividly in the minds of everyone, the picture above is vitally interesting. It illustrates the steps being taken by the Dominion Government for the protection of Canada. This plane is the first of ten to be delivered by Canadian Vickers Limited, Montreal, for long-distance patrol duty.

While everyone is concerned in national protection, it is well to think also of how best to protect your heirs. There is no better way than to name The Royal Trust Company as executor or co-executor of your estate. Thus you will assure for your heirs that protection which comes through years of wide-range experience in administering estates.

Illustrated above is a Supermarine "Stranraer" flyingboat built by Canadian Vickers Limited for the Department of National Defence—powered with two Bristol "Pegasus X" nine-cylinder radial air-cooled engines. With a cruising range of 1000 miles, it has a maximum speed of 165 m.p.h. at 6000 feet and a service ceiling of 18,600 feet when loaded to 19,000 lbs.

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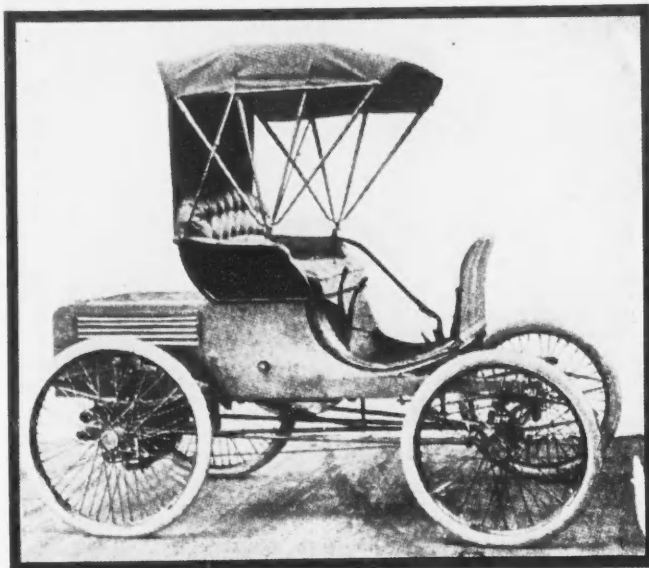
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IN TWO SECTIONS—SECTION TWO

# SATURDAY NIGHT

PEOPLE

TRAVEL

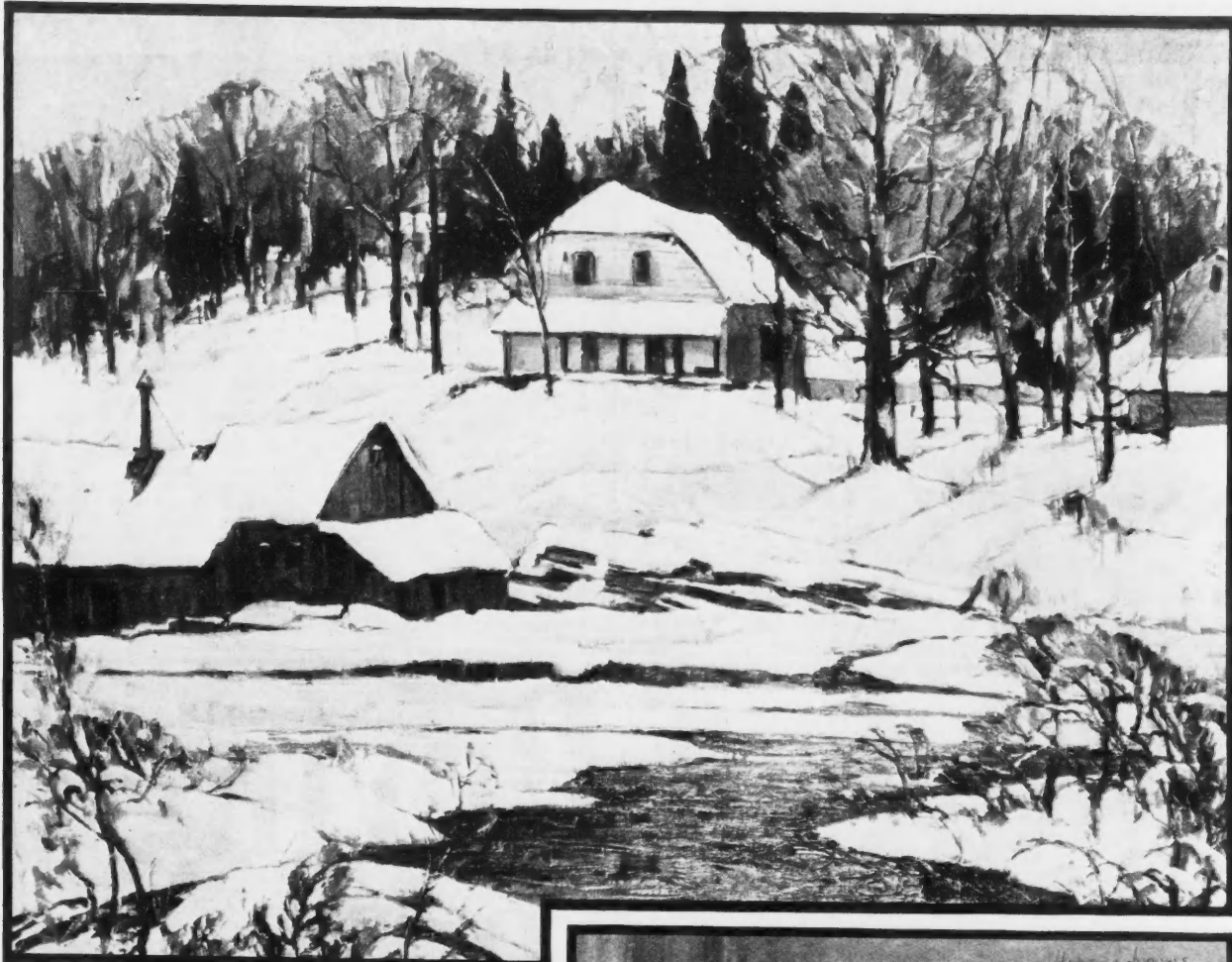
FASHION

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THE ARTS

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IN TWO SECTIONS — SECTION TWO

# SATURDAY NIGHT

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TRAVEL

FASHION

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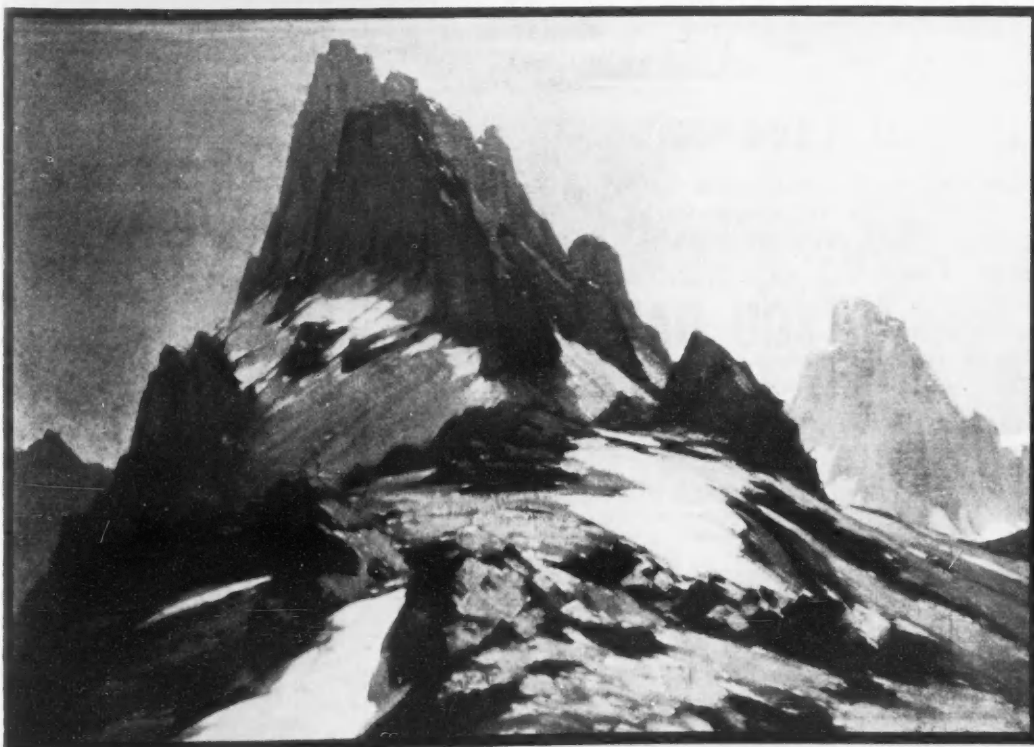
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## MUSICAL EVENTS

### "Nine O'Clocks" Succeeding

BY HECTOR CHARLESWORTH

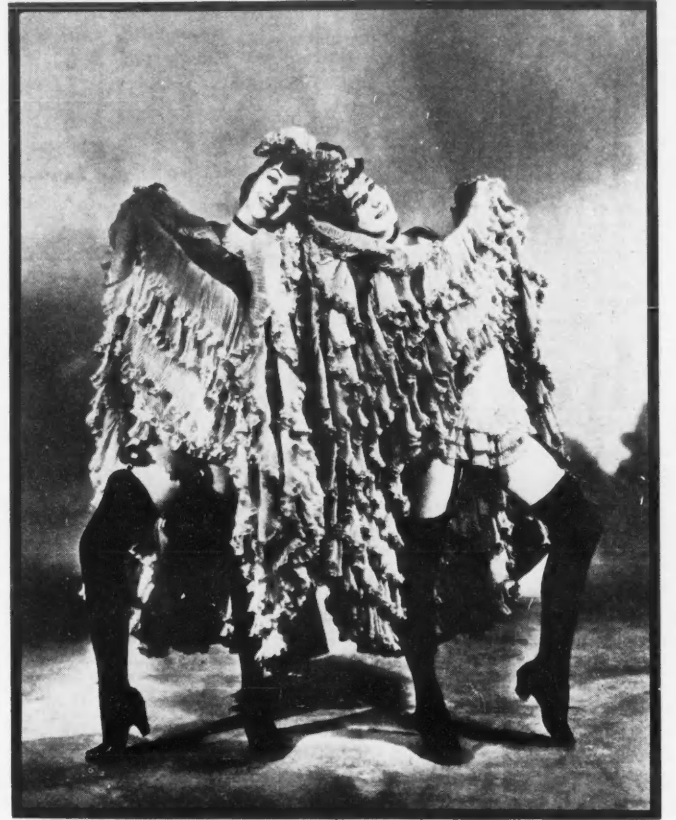
WHETHER by accident or design the program selected by Sir Ernest MacMillan for the second of the Toronto Symphony Orchestra's "Nine O'Clocks" at Massey Hall was joyful from first to last. Even the Glazounov Violin Concerto gave no adumbration to gloom, an exceptional circumstance in a composition of that type.

The evening began with Haydn's "Surprise" Symphony, probably the most consistently gay and humorous work ever composed in that form. Its flow of delicious melodies and piquant harmonic devices is almost unprecedented in lavishness; yet it is firm in structure and design, with no iota of padding or sawdust. The history of the Symphony illustrates the amazing fecundity of Haydn. On New Year's Day, 1791, he arrived in London under contract to compose six symphonies for his friend, Johann Salomon, who from 1781 to 1815 was as manager and conductor a leading factor in the musical life of London. Haydn was so happy in England that he decided to extend his stay until June, 1792 and compose six more symphonies. Twelve symphonies in eighteen months would seem a large order to modern composers, but like Mozart (who composed his three finest symphonies in a single summer) Haydn was so prolific that the task did not worry him. The "Surprise" Symphony was one of the second series, and is perfect as an expression of the composer's blithesome mood. When first performed on March 23rd, 1792, it scored an immense success. The musical elite of London, most of whom had travelled in Italy, greeted it with shouts of "Bravo" and "Ancora"; and for 146 years it has never failed to delight audiences when well-performed. The presentation by Sir Ernest the other night was stimulating and lovely both in expression and technical finish.

THERE followed Ravel's vivacious "Mother Goose" suite of Five Children's Pieces, originally composed for two pianos. Ravel was not prolific like Haydn, but he sought perfection, and since his death we are beginning to realize what a wealth of imagination and fancy went into his compositions, each differing from the other, and each flawless of its kind. Except "Bolero," the "Mother Goose" suite is probably the most familiar of his works, as it is certainly the most intimate. Delicacy and eloquence in evoking details marked the whole interpretation, though the tuba passages typifying the Beauty trying to plead with the Beast could have been better.

Later Sir Ernest gave the most splendid rendering of the Prelude to Wagner's "Die Meistersinger" that one has heard under his baton. His breadth of treatment in co-ordinating the multitude of beautiful themes was magnificent; and the whole number with its gorgeous fabric of tone was played with entrancing gusto and brilliance.

Albert Pratz is one of the most gifted young violinists of the day; and one does not confine oneself to Canadian violinists in saying that. He has a warm and beautiful tone; bows with an authority that inspires confidence and enthusiasm in his listeners and his left-hand technique is at all times impressive in skill and facility. The Glazounov Concerto in A minor which he rendered, though it admits no break between movements, is classic in form; rich, varied and romantic in emotional development. It is a true Concerto, in that the Orchestra is a real partner and not merely an accessory, and it progresses to a wonderful climax. The beauty and authority of Mr. Pratz's artistry were especially evidenced in his pure harmonies, and in his brilliant execution of the difficult cadenza which



THE NAUGHTY CAN-CAN comes to life again in the new ballet, "Gaité Parisienne" presented this season by the Ballet Russe de Monte Carlo, with music by Offenbach and choreography by Leonide Massine. The Ballet comes to Massey Hall, Toronto, on December 8, 9 and 10.

precedes the finale. The Orchestra's share in the interpretation was so admirable that it must have been an inspiration to the soloist.

#### Songs for Children

THE well-known Canadian composer Bertha Louise Tamblin has just published a collection of lyrics

entitled "Holly Time Songs" (Gordon V. Thompson, Ltd., Toronto). The songs, fifteen in all, are for children, and the words are by various authors including Florence B. Steiner, Isabel McKibbin, Isabel K. Graham, Mrs. Eugene Hagerman and Margaret Roycroft Craig. The final lyric is a setting of Eugene Field's "Why Do Christmas Bells Ring?" Miss Tamblin's settings are simple, melodious, and easily memorized. The verses themselves are charming and one fancies that mothers will especially welcome those by Miss McKibbin entitled "Santa's Lunch," designed to carry conviction that Santa Claus shows especial favor to children who eat up their food, and like cod-liver oil.

#### COMING EVENTS

JOSEPH SZIGETI, the renowned Hungarian violinist who will be heard in the Eaton Auditorium on Thursday evening, December 1st, when he gives the second concert of the Music Masters Series, has acquired a world famous violin the "Conte-Baldeschi" Guarnerius. Besides the maker's label, the violin also has another label in the Count Baldeschi's typically 17th century handwriting bearing the legend: "Proprieta del Conte Baldeschi."

And Joseph Szigeti is worthy of the famous violin. He is acknowledged by fellow musicians and the public of three continents as one of the greatest living violinists. He has played as soloist with almost every orchestra of importance in the world. In one season he had the distinction of being re-engaged by both the Philadelphia and the New York Philharmonic Symphony orchestras. On this side of the Atlantic, he has appeared under such conductors as Stokowski, Gubikowitsch, Kleiber, Klemperer, Baraboli. In Europe he has been under Sir Henry Wood, Ysaye, Strauss, Busoni, Hart, Krauss and many others. Next March he will give the world's premiere of Ernest Bloch's new violin concerto with the Royal Philharmonic orchestra under Sir Thomas Beecham in London, England.

Szigeti has been chosen by many modern composers to introduce their works for the violin, and many compositions have been written for him by such famous men as Busoni, Hart, Caselli, Bartok and others. Yet in spite of his hospitality to modern works, Szigeti's fame as an exponent of the classics is world wide. It is significant that he was chosen to play the Beethoven Centenary concerts under Klemperer, the Mozart Festival performances under Richard Strauss, the Brahms Festival in Munich. And that he was the only violinist besides Kreisler asked to record the three great concerti: the Beethoven, the Brahms, and the Mendelssohn.



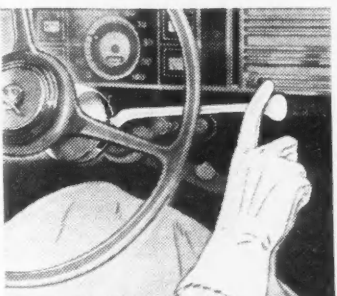
MILDRED COOK, gifted young Windsor musician, who won the Marian Ferguson Organ Scholarship at the Toronto Conservatory of Music. At its recent commencement proceedings in Convocation Hall she played a Bach Passacaglia and Fugue. She is an organ pupil of Dr. Peaker and a piano pupil of Ernest Seitz. Though just out of her teens, she was formerly associated with a piano ensemble at Windsor heard weekly on the national broadcasting network for two years.

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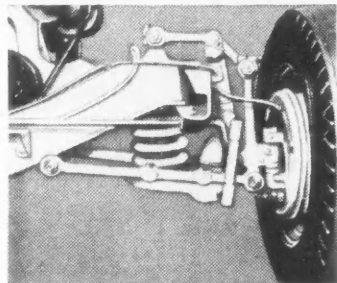
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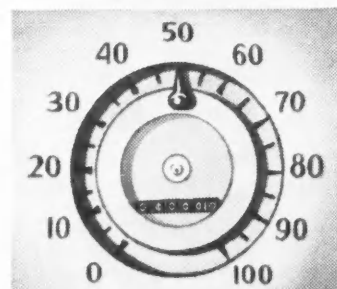
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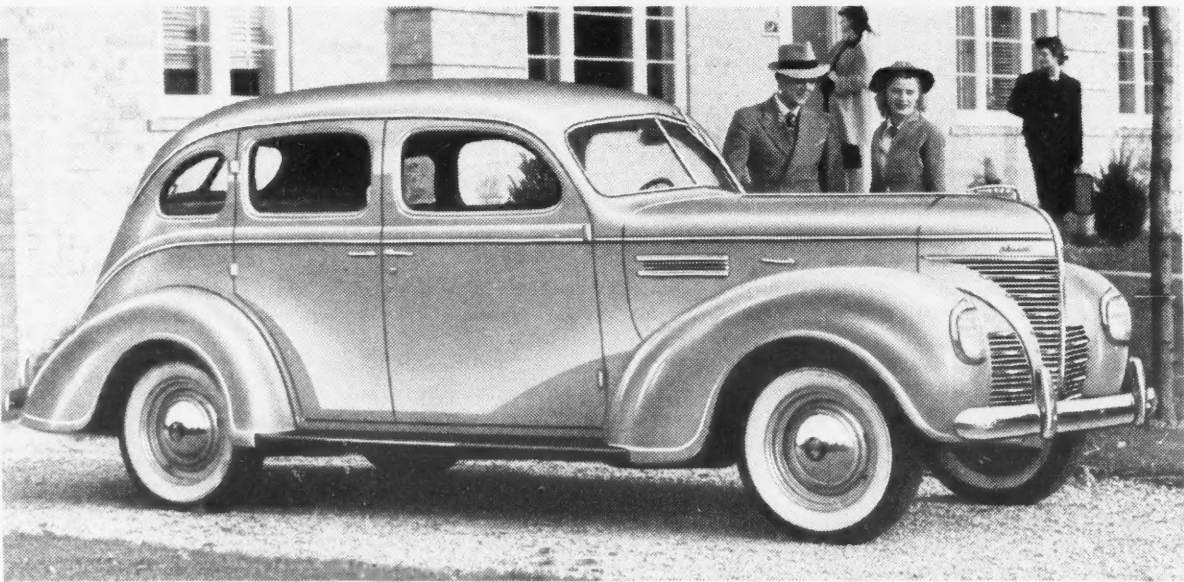
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**THE FILM PARADE****Doctors, Quints and Francois Villon**

BY MARY LOWREY ROSS

UP TILL now the movies have always fostered the notion that every physician was a combination of saint and scientist, with the Hippocratic Oath written on his heart. So it is novel and stimulating to see the healers of Harley Street in "The Citadel" cynically splitting their tonsilectomy fees and using their patients' disordered livers as a drawing account. The movie industry has quite abandoned its own bedside manner towards the profession, and the polite scurrility indulged in here is rare enough to be entertaining. Even the hero (Robert Donat), in the beginning a disinterested and impassioned scientist in the best Pasteur tradition, forsakes his ideals midway and before long has both feet in the feeding trough of Mayfair.

There is possibly a weakness here—the familiar weakness of the movies which must always reveal everything in the most violent contrasts of black and white. The young scientific Bayard, smiting ignorance hip and thigh in the Welsh mining district, is too easily converted into the well-tailored, well-tutored specialist of Harley Street; and all King Victor's best tricks of montage can't bring the two parts of his hero's character together. No doubt sheer limitation of time is responsible for this—movie audiences won't wait forever while a character turns slowly from the light,



FRENCH LANGUAGE FILM. "Mademoiselle Mozart" starring Danielle Darrieux and Pierre Mingand which will be shown at the Hollywood Theatre, Toronto, on Saturday morning, December 3.

then just as slowly back again. It is unfortunate here, however, for the film breaks sharply in the middle both in mood and character, and the final happy resolution is hardly convincing. The early part of "The Citadel" handles with brilliant pictorial ease such varied sequences as a childbirth in a worker's home, a riotous panel meeting and an amputation scene in a mine cave-in. The latter half is a pointed and satirical piece of social criticism. The result is an uneven yet definitely superior film. The shrewd material is dramatically handled, with some wonderful bits of sharp characterization. Possibly the latter half is a parody on the great men of Harley Street. If it is, it is close and malicious enough to be both lively and convincing.

**Where You Find It**

COSTUME melodrama, however stylishly performed by Mr. Ronald Colman, always gives me that melancholy I-Have-Been-Here-Before feeling. The sword-fights on the great stone staircase; the love-making on the ramparts; the court levee above, the torture chambers below; the ancient inhumanity and the modern humanitarianism; the dialogue, ranging from such expressions as "Scurvy Knave" to the brisk contemporary "Well, that takes care of that"; Ronald Colman mischievously making love and nonchalantly lighting off ten men-at-arms at once—oh yes, I have been here before, time out of mind. In "If I Were King" Basil Rathbone alone brings a touch of difference in his testy, sly, malignant portrait of Louis XI. The rest of it is all very familiar. Ronald Colman as Francois Villon and Francois Villon as Robin Hood—a Robin Hood of the Paris slums in the fifteenth century. It all works out as energetic if customary entertainment, and never mind the facts. History in the movies is where you find it.

**Baby Hands**

IN "Five of a Kind" the Dionne quintuplets are responsible for the squabbles, hatreds and ultimate romance of a reporter (Caesar Romero) and a lady newscaster (Claire Trevor). Fortunately the quints don't come into contact with these violent people and have no idea of the part they are playing in their disordered drama. Aseptically sealed in their Callander nursery they are still as safe from the virus of Hollywood as they are from the measles. There are about twenty minutes of the quintuplets in their latest film and they give the picture a value and charm far beyond its deserts. They sing a French song, with very little more sense of time and pitch than a choir of sparrows; they dance, rather hazily, a minuet; and that's as far as they go by way of active co-operation. The rest of the time they just amuse themselves in their own way, with as little audience-sense as a quintette of puppies.

It's very engaging, and all the more so when you realize what might have happened if a live-wire director had really been let loose among them—the cute sagacities that would have been put into their innocent mouths, the way five pairs of baby hands would finally have led Miss Trevor to Mr. Romero. However they're still guarded and secure, and it is to be hoped they stay that way. May no one sneeze in the Callander nursery. May the shadow of an elocutionary specialist never fall across their path.

"WE'RE Going to Be Right," starring Gracie Fields, was the other half of the bill. You probably have to grow up with Gracie Fields, as you have to grow up with a country, to feel really at home in the strange climate of her talents. I didn't and now I'm afraid it's too late.

**AT THE THEATRE****Bright Union Actors**

BY LUCY VAN GOGH

"PINS and Needles," the revue offered at the Royal Alexandra this week, is first-rate entertainment of its kind. The sketches and choruses are unusually clever, there is an abundance of wit that really sparkles, and the performance of the large cast, considering the fact that until a year ago all were working members of a Ladies' Garment Workers' Union, is amazingly good. On Monday evening then won the acclaim of an audience that practically filled the house and that rose in particularly uproarious enthusiasm to a skit on Chamberlain, Hitler, Mussolini and an unnamed Japanese.

When that has been said, however, there is a question. The purpose of the show is frankly propagandist and the vein throughout is satirical. The question is not whether there is a place for propaganda in the theatre, but whether an offering of this kind serves its purpose. In one of the

opening choruses there is a demand for songs of "social significance" so well voiced that it seems obvious that no other songs are worth while. As the show proceeds, however, it becomes apparent that the revue is not a good vehicle for such songs. Its first need is to entertain, and in proportion as its songs or lines succeed in entertaining, they lose in significance. Satire, to be telling, requires a sharp point, and if the point is buttoned in the interests of gaiety and good humor, much of the effect is lost.

IF, ON the other hand, the purpose of the satire itself is primarily to entertain and not to preach, it suffers if it is all of a kind, and continually harping on one theme. To overcome this difficulty it must be extremely good and have objects worthy of its thrust. To say that in this revue there are moments when these requirements are lacking as in the "Not cricket, to picket" number is not to disparage the show but merely to say that, like all others of its kind, it has its dull intervals. These intervals, it may be added, are surprisingly few.

This difficulty, it may be guessed, will probably present itself to the authors and song-writers as they go on. If a man has wit—and these have plenty—he will not be for ever content to use it on one object, or on one kind of object. Ultimately there will come the temptation to use it on himself and his friends and when that moment comes he will cease to be a propagandist and go in for something like art for art's sake. This brings the thought that, if there is an objection to propaganda in the theatre, the theatre will protect itself. The more a man practises himself in an art or craft, the more he becomes in love with his art and the less he is inclined to make it serve a purpose.

THE same or a similar question may present itself to the performers. For them, too, the choice will be between the work itself and the end it serves. At present they look on themselves rather in the light of amateurs who have become professionals by force of circumstance. Ultimately, if they are to continue as profession-



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als, they will have to acquire a polish that at present is not required from them. In acquiring that polish, they will probably acquire a feeling that the theatre is to be served for itself alone and not for the advancement of any particular cause. This again, is not to say that the polish is at present altogether lacking. In some of the sketches, as in that dealing with the hundred per cent. American, it is delightfully high.

Major-General and Mrs. A. G. L. McNaughton, who have been spending several weeks in Vancouver, have returned to Ottawa.

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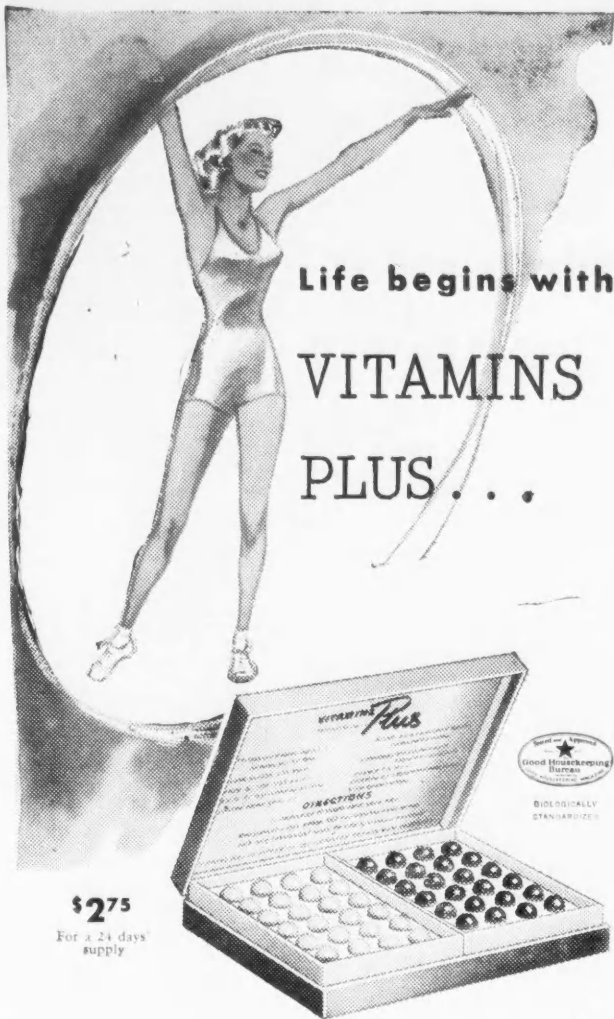
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## THE BOOKSHELF

### Fictional Findings

BY W. S. MILNE

"The Back Door," by Julian R. Meade. Longmans, Green. \$2.75.  
"Baker's Dozen," by Kathleen Norris. Doubleday, Doran. \$2.25.  
"More than Bread," by Hulbert Footner. Lippincott. \$2.75.

"THE BACK DOOR" is a story of Negroes. Its heroine, through whose eyes the tale is presented, is a pretty colored servant girl in a Virginia town. The chief industry of the place is its tobacco factories, in one of which Junie, who becomes Mary Lou's husband, is employed. Tobacco dust and poverty attack his lungs, and he develops T.B. Mary Lou has become cook in a "quality" family, the son of which is prominent in a campaign to erect a T.B. sanitarium for colored folk. The money is successfully raised, but none of the landowners will sell the committee a site. Junie of course dies, just after Mary Lou has taken desperate measures to raise money for rent and doctor's fees.

The book is vividly written, with considerable humor and pathos. We see Negro joys and sorrows, and enjoy the humor of their childlike emotions, but the dominant note of the book is a plea for tolerance and common humanity. Traditional prejudices die hard, and a book such as this makes one wonder whether Negro Emancipation has been of very much use to the Negroes themselves. It was to the interest of the slave-owner to keep his hands healthy and well-fed.

#### Slam in Hearts

THESE thirteen stories are selected by Kathleen Norris from what she considers her best work in this medium since 1920. It is scarcely necessary to say that Mrs. Norris is a sure craftsman, and takes a trick—generally in hearts—with each of them. Here is a chance for literary neophytes to study the Norris technique. It is really very simple. Her most characteristic stories seem built on some such formula as this: take a pair of ordinary people, sex diverse, who really love each other; put them in a difficult situation, and pile up the agony; season with misunderstandings, adverse climatic conditions, imminent catastrophe; garnish with pathetic and heart-tugging youngsters, and, if necessary, ample-bosomed and sympathetic elderly Irishwomen drinking tea and talking dialect; get everything as lowering and lugubrious as possible; then dissolve the clouds and produce the golden lining.

Mrs. Norris' appeal lies in two facts. She knows how to select ordinary people and ordinary every-day problems, and by close observation duplicates a situation such as the bulk of her large following has itself experienced, or may even by experiencing. Then she brings to pass the miracle that all of us, in similar difficulties, have longed for. In "Second Choice," for instance, she gives us a young married couple forced to move from a pleasant house in a desirable neighborhood to one much less pleasant and desirable. Hubby is in difficulties at the office; a missing cheque; the maid is probably going to leave without notice; the little girl is hurt in an accident. But the new house turns out to be a honey, the cheque is found, Inga returns, and Patsy is all right after all. What could be sweeter, or more encouraging to all those young couples who live precariously and subscribe to the magazines for

the circulation of which Mrs. Norris has done so much?

In "No Party," a need for immediate capital, and a disagreeable gathering of relatives are problems which are alike solved when the house burns down and some valuable jewellery materializes in the salvage.

Away from her pet formula, Mrs. Norris is not as satisfying. "Yesterday" is a genre piece of a generation ago, in which the properties and accidents take precedence over the characters. "Grand Central Pickup" is an essay in the O. Henry or Double-Surprise-Ending manner, which lacks O. Henry's lightness. For Irishwomen, see "The Mother of Angela Hogan," for waifs and strays, "The Heart of a Mouse," and for high-powered twanging of the heart-strings, "The Shortest Way Home" is recommended. "Prisoner's Base" and "A Break for Eve" are the two weakest, but they are all readable.

#### Maryland Doctor

MR. FOOTNER is well known as a writer of mystery stories, but the present novel is an achievement in a different sort of writing. The scene is the Western Shore of southern Maryland, a region that seems so far to have escaped the literary local-colorists. The hero is a young doctor,

#### NEXT WEEK

Next week,—the issue of December 3rd,—"The Bookshelf" retires temporarily in favor of the Christmas Literary Supplement. There will be reviews of the latest books by such well-known contributors to "The Bookshelf" as B. K. Sandwell, Hector Charlesworth, Lady Willison, Morley Callaghan, Mary Lowrey Ross, Margaret Lawrence, Frank Underhill, Edgar McInnis, Willson Woodside, G. DeT. Glazebrook, Louis MacKay, Jessie McEwen, Marie Christie, W. S. Milne, Nathaniel A. Benson, Edward Dix.

—The Literary Editor.

who, after six strenuous years of internship at Bellevue, buys a practice in King's Green. His predecessor had been there for more than fifty years, and enough time has elapsed since his death for most of his patients to have gone to one of the two other doctors. The new man is regarded as a "foreigner," and too young to inspire confidence. How Dr. Tascott overcomes local prejudice and makes



MARGARET AYER BARNES  
Author of "Wisdom's Gate".  
(Reviewed Last Week)

a respected place for himself in the community is the novel Mr. Footner started to write. He made a good start too. The two local gossips, Mrs. Chynne and Mrs. Darnall, whose dialogues form a chorus to the story, give promise of notable things to come. The description of the doctor's first emergency cases is thrilling, and increases the interest. Then Clare Eltonhead is introduced, and the author seems to fall as completely under her spell as did his doctor, for the book makes a fresh start in a new direction, and becomes a somewhat sophisticated triangle romance, against a slightly sketched background of rural humors. Dr. Tascott's ten-dollar bank balance miraculously increases with his incredibly successful practice, and within a year he buys a house, gets married, maintains two cars, contemplates a short-wave diathermal apparatus, and raises funds for a hospital. I am not saying that the story Mr. Footner has given us is not entertaining, surely written, and well sustained, but he has not fulfilled the promise of the earlier chapters.

#### ABOUT "DADDY"

"As Much as I Dare," by Faith Compton Mackenzie. Toronto, Collins. \$4.

BY MARGARET LAWRENCE

AUTOBIOGRAPHERS of our day are supposed to "send" using swing language. Or if they do not "send," they are at least to "give." Mrs. Compton Mackenzie does neither. Mostly the book is about "Daddy," which makes her a commendable wife but not a very illuminating autobiographer. That is, there is very little, if anything, in the material which future historians may use to get the feel of the time and this being the purpose of autobiography and of memoir writing it is a rather serious lack. Technically it is choppy; rather nonchalantly put together. But it does feature "Daddy" and that, probably, was the intention of the writer.

#### BOOK OF THE WEEK

### The Case for the Treaty Makers

BY HECTOR CHARLESWORTH

RT. HON. David Lloyd George is a most amazing man. At the present time the butcher, the baker and the candlestick-maker is an authority on European affairs. Your barber, the man at the oil station, or the sweet girl graduate can all tell you just what Chamberlain should have done and failed to do about Czechoslovakia. Though their learned opinions may differ in certain aspects they are agreed that the men who made the Peace Treaties at Versailles in 1919 were "saps" and responsible for the present world crisis. Just at this juncture Lloyd George, sole survivor of the "Big Three" at Versailles bobs up unabashedly with a defence of those documents and the motives that inspired them ("The Truth About the Peace Treaties," Vol. 1. Ryerson Press. \$6).

In 735 pages, crammed with facts, he brings the story of the treaties up to the point when they were accepted with hardly a dissenting voice by the British Empire and all European democracies. His second volume now in preparation, will presumably deal with what has happened to those Treaties during the ensuing 19 years. That an advanced age he should have written this volume, places the world in his debt; for he was the only man living who could tell the whole story. He admits that he presents his case for the treaty makers as a lawyer; and says he spent too many years as a solicitor preparing briefs, not to realize the folly of suppressing and distorting relevant facts.

#### Good Treaties

HE AFFIRMS that under the circumstances with which they had to deal, the Treaties were good. As one of the authors of the settlement he protests against its being judged on the subsequent abuse of its provisions. The merits of a law cannot be determined by a fraudulent interpretation of its clauses by those in a position temporarily to abuse legal rights, and evade obligations. "It is safe to say," he adds, "that 99 out of every 100 of the critics of the Treaty (of Versailles) have never made themselves acquainted with its stipulations."

An immensely important part of the book is his narrative of how the original war aims of the Allies became modified by varying fortunes of war. He became

Prime Minister of Great Britain in December, 1916, when the air was alive with peace whispers. A most important document he now publishes, is a memorandum prepared at that time by the Foreign Office as to what terms should be exacted in case of a negotiated peace. The original aims had contemplated no territorial acquisitions by the Allies save the return of Alsace and Lorraine to France. In 1915 the idealistic character of these aims was modified by a Pact with Italy, dictated by necessity, guaranteeing her an extension of territory at the expense of Austria. Had the bargain not been made the Allied cause would have collapsed while Russia dropped out. The document prepared by the Foreign Office suggested the annexation of Austria to Germany as a make-weight against Prussia, and the annexation of Czechoslovakia to Poland, a policy which the Czechs were at that time supposed to favor.

#### The Fourteen Points

PRESIDENT WILSON'S Fourteen points, promulgated a few weeks later, were not inconsistent with these plans. In January, 1917, Germany if she had chosen to make peace could have retained her colonies, but the Dominions had something to say about that. The security of South Africa had been menaced by German military use of these colonies.

From a book replete with amazing revelations one culls the above instances of "what might have been." What Lloyd George has to say about Reparations is also important. He reminds us that Germany had so wantonly devastated Northern France that it cost three times more to restore it than if it had been virgin prairie. His character studies of associates are many. He thought highly of the wisdom of Sir Robert Borden, and less of that of Woodrow Wilson. As an evidence of misanthropy he cites as a fatal error which had unforeseen consequences, the action of Wilson in the Congressional elections of 1918 just before the Armistice, when he urged the American people to vote only for Democrats, ignoring all the sacrifices made by political opponents. Thus did he sound the knell of United States participation in giving effect to his peace aims.

When completed the work should be an invaluable historical record.



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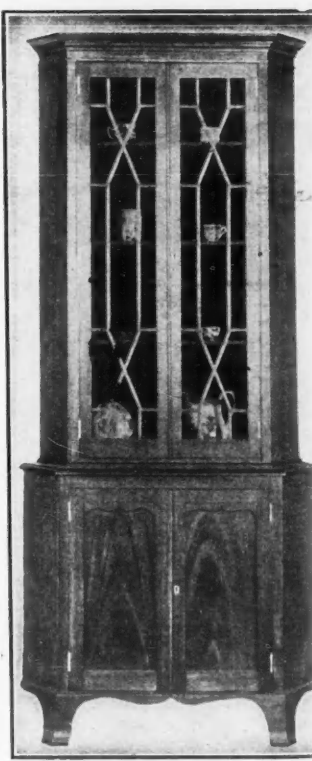
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## Words and Their Use

BY B. K. SANDWELL

THAT extremely useful medium-sized dictionary, the Webster's Collegiate, in its fifth edition, is now for the first time printed in Canada, from the American plates, and bears the imprint of Thomas Allen, Toronto, as well as that of G. & C. Merriam Co., Springfield, Mass. (\$3.50). It is on a good quality of thin paper, allowing of 1,274 pages without making the book heavy or awkward, and the type is plenty large enough for easy consultation.

The Collegiate is the next in size below the great one-volume dictionaries of which the Webster International and the Shorter Oxford are the best examples. For those who wish to make serious use of a dictionary and cannot afford the big ones, a volume on the Collegiate scale is almost certainly the best investment. Very few words are omitted except those which are only found in the most esoteric works of science, and which would require a scientific treatise for adequate definition; the total number of entries is about 110,000. Derivations are adequately suggested, synonyms are given in large numbers, with their distinctive shades of meaning, and pronunciations are clearly set forth and include a large number of English variants from the American usage. The only important element in the big volumes which cannot be obtained in the volumes of lesser size is the quotations from standard authors indicating the dates at which words came into the language in their various meanings; and this requires more space than any desk book can afford.

A few of the pronunciations we find rather staggering. Ratio is given as ra-sho; only when used as Latin is it ra-shi-o. Columnist has the n sounded, though "by some" (including us) it is called kol-um-ist. There is an odd failure to recognize the effect of the letter r upon preceding vowels; thus the vowels in iris are given exactly the same indications as those in Isis, whereas everybody knows that in the former case the vowel and the r are run together to produce a sort of ier-effect. Similarly chorus is given as ko-rus, with the vowels just as in opus. Most peculiar of all, the American ear can apparently recognize this effect of the r upon some vowels and not upon others. There is a special indication for the a in both care and arm, different from that employed in case and ask. There is a special sign for the e of here, while that of ermine is correctly recognized as identical with the sound of urn. But there is no special vowel sound for ire as distinguished from ice, nor for our as distinguished from oak, nor for aural as distinguished from August.

The Collegiate does not recognize the existence of "audition" as a verb. We wish we could be as firm, but the radio people manage to slip it over on us every now and again.

### THE CRIME CALENDAR

BY J. V. McAREE

WE NOTICE a regrettable tendency on the part of the established writers of detective stories to let us down. Maybe they are writing themselves out. Maybe nobody has got more than two or three good detective stories in his composition. Indeed those who have given us more than three first-class full-length detective stories could almost be counted on one's fingers. Even Conan Doyle never did it. Neither did Poe. So we may be expecting too much of lesser artists. In his latest work, "The Corps in the Grimy Glove" (McClelland & Stewart, \$2.25), R. A. J. Walling has everything to make a good story except the trick of making us believe it. This is practically fatal; and so despite Mr. Walling's pleasant way of writing and his private investigation agent Tolefree, who is as agreeable and believable a sleuth as ever appeared in print, we cannot speak very highly of the latest book in which he appears. Incidentally Mr. Walling seems to think Sudbury is on Lake Huron. . . . We can make a better report on "The Crooked Hinge," by John Dickson Carr (Museum, \$2.25), though noting in advance that the title is a misnomer and has nothing to do with the story. The author is one of those whose favorite trick is to present us with a crime which cannot possibly be anything but murder and yet it requires a genius to see how it could have been committed. So we must allow him a little leeway, and hold him not so strictly accountable to the probabilities as another author who does not rely on this technique. But here he puts rather too great a strain on us. The super-sleuth, Dr. Fell, does not really solve the mystery as the author



DR. HEINZ UNGER, former conductor of the Berlin Philharmonic who will be guest conductor of the Toronto Symphony Orchestra at the special concert in Massey Hall on Tuesday evening, November 29.



READY FOR MONTREAL AND TORONTO. Gladys Cooper, star of the infectious Irish comedy, "Spring Meeting", as she arrived on the Duchess of Bedford. Miss Cooper is seen with her daughter Sally and Purser David F. Armour who holds Sally's Welsh corgi "Ali". "Spring Meeting" plays at the Royal Alexandra Theatre, Toronto, for the week of November 28.

pretends. We suspect that he as well as the reader was in the dark until the confession was made, which is generally a device to be avoided. But despite defects noted we think the average detective story fan will have a good time with "The Crooked Hinge."

VERNON Loder is a good enough writer to be warned against when he lapses. And he lapses lamentably in "Kill in the Ring." It seems to us that it requires a man who is con-

siderable of a workman to turn out a really bad job when he is in the mood. . . . The other three books we have to note are all above the average; all not only worth reading but worth buying by those who collect detective items for their library. The best of them is "Murder Will Speak" by J. J. Connington (McClelland and Stewart, \$2.25). Mr. Connington is one of our soundest English writers in this field and we think he has done nothing better than "Murder Will Speak." He deals with the matter of

a poison pen as A. E. W. Mason did in his notable success "The House of the Arrow," and incidentally gives us a lot of information concerning the methods of the Post Office in trapping the vermin who write anonymous and damaging letters. There is a good deal more study of character here than is to be found in the average detective story; the people concerned are flesh and blood. The crime is baffling, the solution logical, and even thrilling. . . . "Well Dressed for Murder" by Laverne Rice (Doubleday, Doran, \$2.25) brings a new author to our attention, and one we welcome. Here again the characters are something more than stage properties, though we never become really acquainted with the detective. The scene is American, the people well-to-do, cultivated people, the crimes are blackmail and murder. It is much above the average. . . . We should say of Joel Y. Dane, author of "The Christmas Tree Murder" (Doubleday, Doran, \$2.25) that he is a writer of distinction capable of more ambitious literary work than is to be found in most detective stories. We enjoyed this book very much, except for the fact that the last couple of chapters are presented somewhat crudely and lack the dramatic effect they might produce if rewritten.

### READER'S GUIDE

"We Planned it That Way," by Frank Knox. (Longmans, Green, 60 cents.) A well-known American publisher tells why business cannot get ahead so long as there is blundering political interference. (82 pages). "Divorce If You Must," by Frances Slade. (Longmans, Green, \$2). Witty, worldly wise and common sense advice to those about to marry. "Brown Hills," by Judy Van der Veer. (Longmans, Green, \$2.25). Natural life on the author's ranch in Southern California, a companion piece to "The River Pasture."

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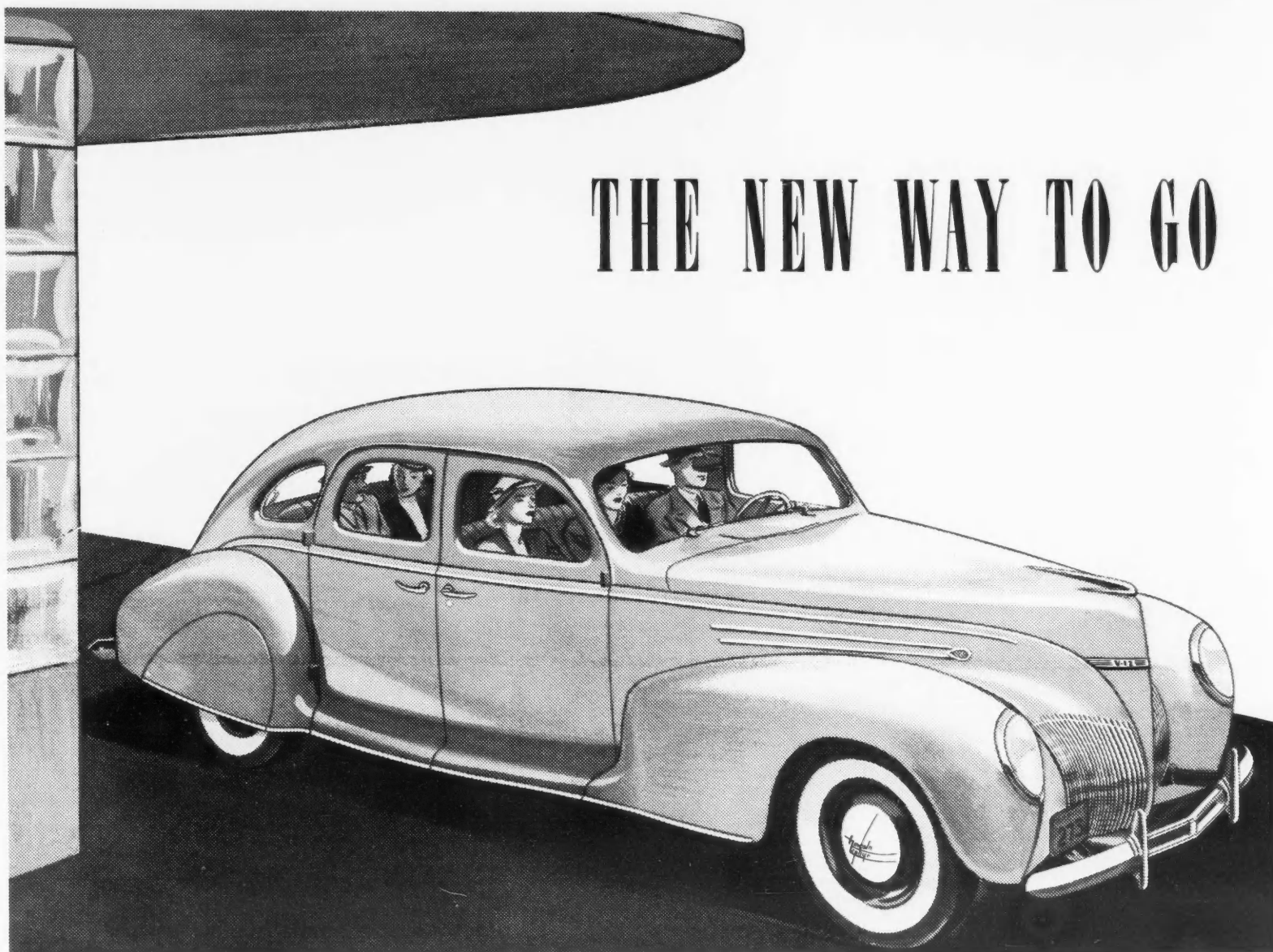
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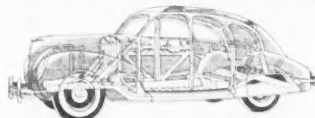
the manner originated by Lincoln-Zephyr, sweep back vertically. Louvers are concealed. Streamlines, blending gracefully into the long, sloping rear deck, seem more pronounced. But the fundamental design which three years ago ushered in a new era of styling remains unchanged!

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"SPRING MEETING." Gladys Cooper as "Tiny Fox-Collier", Robert Fleming as "Tony Fox-Collier" and Denis Carey as "Michael Byrne" in a scene from the gay Irish comedy which comes to the Royal Alexandra Theatre, Toronto, for the week of November 28.

## WORLD OF ART

But They Have Nice Frames!

BY GRAHAM McINNES

YOU would have to go a long way to find a worse exhibition than the Fifty-Ninth annual showing of the Royal Canadian Academy, currently on view at the Art Gallery of Toronto. One does not expect from these showings imagination, sensitiveness, or a progressive approach; one cannot hope to escape entirely from the studio atmosphere. But one does at least expect a reasonable level of technical competence. I may as well say that in my opinion the present show contains a large percentage of work whose execution is absolutely disgraceful, and which would seriously impair the good name of the Podunk Corners Art Club, let alone the Academy. In addition, the exhibition is badly hung and most abominably over-crowded, the walls being literally plastered with paintings so that it is almost impossible to obtain an uninterrupted view of those few works which have some claims to attention. As an example of fumbling incompetence, concentrated mediocrity and

bad taste this exhibition is a solemn warning to all art lovers. It is the poorest showing, of any pretensions, I have ever seen.

If I write with warmth it is because I feel an honest indignation that the man in the street should be deluded into thinking that such showings represent art in our time. But the truth is that the Academy has ceased to be guided by purely artistic principles—has ceased, in fact, to have any artistic principles at all. The conservative element in art, which academics are popularly supposed to represent, is a most valuable element and should be carefully fostered. Tradition is the great touchstone to which experience must be referred. But conservative painters may well blink their eyes at what passes for traditionalist painting. In portraiture, most works stand at the foot of a downward curve labelled Sargent-de-Laslo-Jack. (I may say that in contrast the President's work stands out as technically competent, essentially honest and unpretentious). In figure work there is whimsy and a certain amount of color, which, however, offers poor compensation for execrable draughtsmanship. As for our great landscape tradition, its force, breadth and vigor melt away before the approach of academic art, and little is left but a feeble energy which lacks direction. Above all, the showing lacks any shred of dignity.

IT IS sad to see—sad to think that this is all that a society with a continuous record of nearly sixty years can achieve—sad to feel that this should pass for the solidity, competence and honesty of the conservative approach. There is a definite place and function for the Academy in the Canadian art world; it has traditions and prestige; it could be a great force for good in the community. But it will have to change its present policy, pull up its socks, and subject itself to severe and searching self-criticism. It must regain its dignity and establish the high artistic standards which are hinted at in its charter. Wall Street, an essentially useful institution which had fallen on drab days, pulled itself up by its own bootstraps. Surely the Academy, if it is worthy of the name, can do the same thing.

Meanwhile, gallery-goers should not miss the few high spots of the showing. Among the landscapes: Jack Beder's *Gray Day*, Leonard Brooks' *Before Snow*, Charles Comfort's *Pioneer Settlement*. Mrs. Haworth's *King Ridge* (she goes from strength to strength), P. Ustinov's *False Creek* and, best of all, Henri Masson's extremely vivid and lively threshold scene. Among the portraits: Louis Muhlstok's compelling old rabbi, Agnes Lefort's madonna and Mrs. McKiel's study of a little girl. And there is Ethel Seath's still life.

The sculpture has more unity than the painting. You will probably notice Florence Wyle's cellist, Miss Lang's *Bobushko*, Joan Sloan's quietly competent bust of the late Homer Watson, and especially Donald Stewart's *Fiona*—a delicate flowing study of a girl, with something of the airy strength of the French Gothic. In the graphic section Don Sexton's dark little ink drawings and Marguerite Scott's animal studies stand out. Scott Carter's design is, as usual, impeccable.

While a comparison between the free and the applied arts is necessarily dangerous, one cannot help contrasting the progressive spirit which

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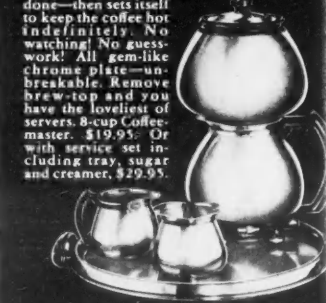
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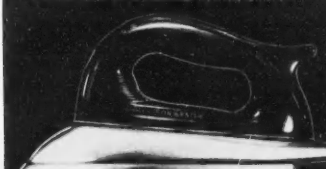
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## COMING EVENTS

ON MONDAY night, Montreal was the scene of the North-American premiere of "Spring Meeting," the delightful Irish comedy which comes to the Royal Alexandra Theatre next week, beginning Monday evening, November 28th, prior to its New York engagement. For the past six months this play, the work of M. J. Farrell and John Perry, has been regaling London theatregoers at the Ambassador's Theatre where it seems likely to continue amusing English playgoers for another six months. Gladys Cooper, one of London's foremost actress managers, and her equally famous husband, Philip Merivale, were among the first to see the play and immediately secured the American rights. In association with Lee Ephraim of London and George Jessel of New York, they have brought it to this continent and are presenting it with a specially recruited company.



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## Announcements

**DEATHS**  
At his late residence, 114 Elmwood Avenue, London, Ontario, on November 9, 1938, Harry Hammond Pickett, beloved husband of Ethel MacRobert.



THE SATIN-SMOOTH TEXTURE of the pink sanded beaches of Bermuda carry the reflection of a pretty visitor to the Isles of Rest. —Photo courtesy Bermuda News Bureau.

## PORTS OF CALL

### To The Golden Isles of Rest

BY HELEN AUDREY

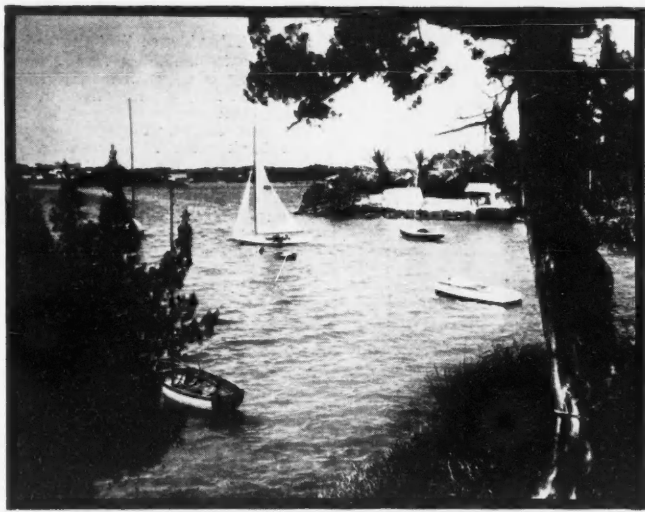
VISITORS to the Bermudas, whether transients remaining no longer than a day or temporary residents seeking sunshine and relief from wintry climates, are prone to speak of the Bermudas Islands as part of the British West Indies. Satisfaction may be derived from informing one's less fortunate friends that a trip to the West Indies is in prospect, though it may be the traveler's intention to disembark at Hamilton, capital and principal port of Bermuda.

In the same way, on returning to snow-covered streets with a healthy tan, it is natural to explain in reply to envious interrogation, that a delightful holiday has been spent in the West Indies though thirty-two degrees

mudas in 1684, but the Commission to the first Royal Governor confirmed the grant of representative institutions, which have been continued without interruption until the present day.

#### How Laws Are Made

LAWs of the Bermudas are enacted by a Legislature, consisting of the Governor, the Legislative Council and the House of Assembly. The House of Assembly is elective, four members being chosen from each of the nine parishes into which the Colony has been divided.



YACHTING IS A FAVORITE SPORT in the ideal setting provided by the Bermuda islands. Here is a favorite cove in Pembroke Parish. —Photo courtesy Bermuda News Bureau.

north latitude may have been the furthest south to which this bronzed individual proceeded.

Bermuda does not constitute a part of the West Indies, and while a Bermudian will resent any reference to himself as a West Indian, it is unlikely that any visitor will stand corrected should he mention inadvertently that his visit to the West Indies has been enjoyed.

It is altogether incorrect to add the letters "B.W.I." after the word Bermuda on any piece of correspondence. The Islands are connected in no way with the West Indies, climatically, commercially, geographically, politically or socially. Neither are their customs and habits those of persons living in the more southern colonies.

#### A Place of Its Own

REFERENCE is also made on occasion to Bermuda as a "Crown Colony." It is in a special class of the Colonial Service, together with the Bahamas and Barbados, which possess an elected House of Assembly and a nominated Legislative Council. In these three Colonies, together with British Guiana, the Secretary of State for the Colonies has no financial jurisdiction. Although he still appoints the Governors and other leading executive officials of the Government, real power resides in a chamber elected locally. In a report presented by a delegation of the Empire Parliamentary Association that visited the Islands in 1932, it is stated: "Politically, Bermuda holds a place of its own among the possessions of the Crown. It is a misnomer to speak of Bermuda as a Crown Colony."

The first General Assembly for Bermuda was held at St. George's, the former capital, on the 1st of August, 1620, when the "Governor and Company of the City of London for the Plantation of the Somers Islands" were responsible for the administration of this Colony. The Crown assumed responsibility for the Ber-

mudas in 1684, but the Commission to the first Royal Governor confirmed the grant of representative institutions, which have been continued without interruption until the present day.

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hours by air. Yet a far cry—from metropolitan atmosphere, customs and living pace. Not that the hectic hub-bub of city life isn't fun—but it does call for periodic escape to lazy living.

It calls for long lounging hours on coral beaches—breaking a hundred on velvety golf courses—reeling in tuna from Bermuda blue waters—sunny drives along oleander-hedged roads—and a romance-isn't-dead-yet attitude that comes from living close to Bermuda stars.

When you want to get away from it all, Bermuda, partitioned off from the mainland by the Gulf Stream, offers an annual average temperature of 70. Breaking this down into seasons you have a Spring average of 64 to 71, Summer 74 to 80—the mid-Atlantic location of the islands prevents excessive heat—Autumn 70 to 75, and Winter 66 to 68.

And because the climate is so ideal, the atmosphere so bright and clear, Bermuda proves the favored resort of sun-seekers, not for holidaying alone but for season-long stays. From St. George at the eastern tip of the Islands to Somerset at the west are attractive houses and cottages which may be leased, furnished or unfurnished, as you prefer. Servants are always available and living costs reasonable. For small fry there are excellent private schools with qualified English instructors—grades ranging from kindergarten through college preparatory.

#### Inside and Out

SURROUNDED, as you are, by sun, sea and sand, casual clothes are just right for island wear. If you've a Bond Street complex—and who hasn't—buy Bermuda! The local shops feature smart British sportswear—for beaux as well as belles—that you can't resist. Furthermore, buying there, you'll have exactly the kind of clothes you need, the kind to bring back home—and all at a considerable saving, thanks to Bermuda's low tariff. Sport clothes for sunlight, evening clothes for moonlight—and your Bermuda wardrobe is complete. Speaking of shopping: in addition to the ever-welcome staples, you'll find all sorts of fascinating Bermuda novelties to take home as gifts.

In Bermuda, where you can run the gamut of popular sports, golf addicts, without exception, delight in playing the rolling fairways and velvety greens of any one of the island courses. Belmont Manor, Castle Harbour, Mid-Ocean Club and Riddell's Bay Golf and Country Club have 18 holes. Neither Mid-Ocean nor Riddell's Bay is affiliated with a hotel and club privileges at the former must be applied for in person. The person to see is the club secretary. In addition to the above mentioned clubs there are several nine hole courses.



HORSESHOE BAY, Bermuda, as seen from one of the giant flying boats which provide five-hour transportation between Bermuda and the United States. —Photo courtesy Bermuda News Bureau.

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First trip Dec. 15.

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ALL SEABOARD TRAINS ARE COMPLETELY AIR-CONDITIONED

## Again this year! FURNESS FOR WINTER CRUISES

**4 TRIANGLE CRUISES TO  
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From New York DEC. 6 and DEC. 15  
MONARCH OF BERMUDA. Two pre-Christmas "sun-and-sea" cruises. Each offers a daylight day in Bermuda. Mid-morning to midnight in hospitable Nassau.  
From New York JAN. 5 and JAN. 12  
QUEEN OF BERMUDA. "Height-of-the-season" cruises. A daylight day in Bermuda. Mid-morning to midnight in British colonial Nassau.

**SPECIAL "QUEEN" CRUISE TO  
BERMUDA • NASSAU • HAVANA**  
From New York JAN. 21  
A daylight day in Bermuda . . . mid-morning (11 a.m. to 1 p.m.) and an afternoon, a whole scintillating night and another day in exotic Havana, the pleasure capital of the West Indies!

Ask about stopovers in Bermuda and Nassau.  
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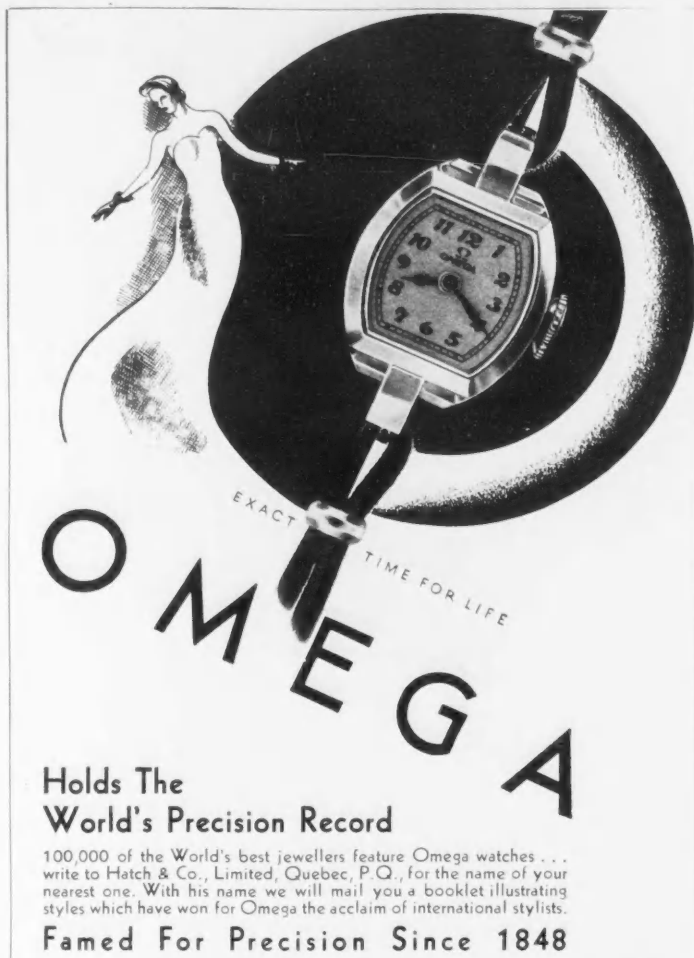
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**Famed For Precision Since 1848**

## WORLD of WOMEN

### Assistant to Venus

BY ISABEL MORGAN

AMONG prominent visitors from New York who arrived in Toronto for the Horse Show, was Mrs. Elizabeth Graham Lewis (known to the initiate, i.e., readers of this column, as Elizabeth Arden). If the name brings to mind visions of a semi-mythical, rather remote goddess sitting at the right hand of Venus, you need spend but a few minutes with Miss Arden to find a very human, interesting and likeable person.

She is slender, five feet one-inch; has curly light bright hair, a warm hand-clasp, a lightly throaty voice

which can become very firm to importunate telephone callers; wore a black frock with a French hat of brown fur, up from which shot a two-foot paddy green quill; likes high heels in the evening because they give her height, and the finest of sheer hose in light tones "because her legs are thin"; does the rumba for half an hour each day to keep her waist slender—"women should concentrate on their waistlines this season"; would like to write her biography "only I have such a rotten memory"; received news of non-arrival of her trunk at her hotel suite with a calm that was truly remarkable, and forthwith sent someone off to the shops to buy her a pair of sheer stockings and a pair of shoes (Palter de Lisos, dears, if you're curious); was naively delighted with the tributes of flowers and fruit which filled every corner of her suite.

Next to her interest in making women more beautiful, Miss Arden is most interested in horses, her horse, "Cherry Red" had won a ribbon at the Show the previous evening; "because horses are like temperamental women—only you can put the horses in stalls."

Miss Arden does not ride often because her days are occupied with business, but she loves horses, "because of their winning ways, charm and devotion to me." She is devoted to them, too, but nearest to her heart is "Great Union," a four-year-old for whom she has great hopes when she takes him to the Santa Anita meet.

She wants to show the world that horses can be as beautiful as women, and her horses are on as rigid a beauty regimen as her clients. Their diet contains plenty of vitamins, and her yearlings are exercised twice a day



A LONG BLACK VEIL ripples down the back of a toque made of black felt and black velvet ribbon. An Enley Soeurs model.



## DRESSMAKER HAD TO QUIT SEWING

Hands Swollen with Rheumatism

Pity this poor dressmaker! Nineteenth of her work consists of sewing—and she was not able to sew. Rheumatism in the hands was her trouble, and she tried any number of remedies. But nothing helped much—until she came to Kruschen.

"Three-and-a-half years ago," she writes, "I had a violent attack of rheumatic pains. My feet and hands were swollen. The pain was terrible. I was really quite crippled and helpless."

"I tried many remedies without success. Then I started on Kruschen Salts, and after one month, I could stand up again. Then, I walked with a cane. In three months, I was quite well again. As I am a dressmaker, you can imagine what it meant to me not to be able to work my sewing machine. What a treat to be able to walk, to work, and to be free from pain."—(Mrs.) E.S.

The stabbing pains of rheumatism are often caused by needlepointed crystals of uric acid lodging in the joints. Kruschen brings relief because it helps to dissolve these troubling crystals and to expel them from the system.

"PEARLIES," who do the Lambeth Walk, and presented Lady Elgin with a basket of flowers when she opened the exhibit of the Canadian Handicraft Guild.

—Photograph by Ellsworth Flavelle.

in the sunshine. The care of their feet is as important to their health and well-being as it is to women, and Miss Arden told of standing over the blacksmith as he shod her favorite, "Great Union," according to her directions, to make him a faster runner. And her ideas worked! We suspect they usually do.

### A Net Gain

PARDON the pun—but it looks as if the fiscal year in fashion will show a strong net gain. Hairnets have come back—but with a difference—and their return is the perfect solution to the hair-down-but-still-neat problem, which seems to us about as vital as anything since women got the vote.

Remembering with a shudder those crushed looking coiffures of a few years ago when a shapeless piece of hair mesh was bunched into place with hairpins, Lilly Dache, the New York milliner, has designed a collection of modern hairnets which are far from shapeless. They are, in fact, made in exact head sizes, so no gathering or pinning is necessary. And they can be had for long or short bobs.

Neither will invisibility be the asset it once was in the hairnet mode. In fact the new nets are quite decoratively obvious, being actually trimmed with colored beads, little iridescent leaves for evening, and cutout bows and butterflies for daytime. They become an intrinsic part of the millinery scheme when worn under hats and a gay and amusing hair covering for indoors. Evening nets will be strewn with sequins, or tied on, snood fashion, with colored velvet ribbons.

### Mobbed!

LATEST evidence that the 18th century influence is still strong in millinery is the "mob cap," literally a bag of felt, suede, velvet or sometimes even wispy veiling, which covers the hair entirely and draws tight in the back with a drawstring. Lilly Dache, who introduced it, points to her collection of books on fashion history for backing in the belief that the mob cap is due for a high revival. "At every period in fashion when hair has been brushed up off the nape of the neck or puffed out in curls at the back, cover-all caps of rich materials, often embroidered in jewels, have been decidedly popular," she says.

For 1938, the mob cap is newer and more flattering to the average woman than a turban, and as a solution to the problem of controlling those wisps of hair in the back, it has highly interesting possibilities.

### TRAVELERS

Lieutenant Charles A. Ballard, R.C.A., and Mrs. Ballard have taken up residence in Winnipeg where Lieutenant Ballard is stationed, after a wedding trip through the White Mountains. Before their recent marriage in Kingston Cathedral, Mrs. Ballard was Miss Mary Hora.

Mrs. Robert English, wife of the third secretary of the American Legation at Ottawa, has sailed from San Francisco aboard the S. S. Asama Maru with her two children, en route to Tokyo to visit her father and mother, the American Ambassador and Mrs. Joseph C. Grew.

Lieutenant Theo Paquet, P.C.C.L. 1, who has been spending a leave in Quebec visiting his parents, Lieutenant-Colonel and Mrs. Theo Paquet, has left to rejoin his regiment at Esquimalt, B.C.



Mt. Cook, rising sheer from Milford Sound, is a crowning glory to New Zealand's Fjordland.

## Varied as a World Tour!

The world is large, New Zealand comparatively small. Yet here, on two exquisite and wholly different islands, is a magnificent panorama... varied as a world tour, absorbing as history, unexpected as a dream! To see New Zealand is to know almost every aspect of the world you live in... its interest and charm—all in 100,000 square miles.

Scenic masterpieces abound, North Island's Thermal Region, with its geysers and volcanoes, contrasting sharply with the lofty majesty of the "Southern Alps"... the vigor of splendid cities with the peace of pastoral valleys... the glitter of long white beaches with the majestic grandeur of the fjords.

And there are many things to do. The sightseer and the mountaineer, the hunter and the fisherman, the horse racing enthusiast and the yachtman, all find superb adventure. There's smart social gaiety, and every modern facility and accommodation to assure luxurious travel, including special tours planned in advance.

You reach New Zealand over an incomparably smooth ocean course. Palatial liners from Los Angeles, San Francisco and Vancouver, B.C., take only 15 days to Auckland, with delightful calls at Hawaii, Samoa, and Fiji. A rich travel experience, "varied as a World Tour," low in cost by reason of a favorable exchange and all-round economy.

**New Zealand**  
A WORLD IN ITSELF

Ask your Travel Agent for free literature and full details or write:  
**NEW ZEALAND GOVERNMENT**  
330 Bay Street, Toronto 2, Canada.



"DANSE ARABE" from the "Nutcracker Suite," as performed by a Kehoe and Heddie puppet.

—Photograph by Ellsworth Flavelle.

**A CHRISTMAS IDEA**

**CASH'S WOVEN NAMES**

for marking linen and clothing, make excellent and economical Christmas Gifts. Easily sewn on with Cash's No. 30 Sewing Machine. All orders placed between now and Dec. 15th will contain an extra dozen names. From your dealer or direct from CASH'S, 468 Grier St., Belleville, Ont.

CASH'S 3 doz. \$1.50 6 doz. \$2.00 NO. 50 12 doz. \$3.00 25 doz. \$4.50



## The Gift that Flatters

IT'S REGAL TO GIVE, it's flattering to receive! Because Keystone signifies royalty in toiletware. Toiletware for the dressing table—the week-end case—or the travel-kit. Exclusive in design, but not expensive.

At jewelry, drug, department or leather goods stores. Made and guaranteed by Keystone Company Limited, Port Elgin, Ontario.

**Keystone**  
TOILETWARE FOR MEN AND WOMEN



# WORLD OF WOMEN

"Come, Come, Come to the Fair!"

BY BERNICE COFFEY

IT WOULD be difficult to live for any length of time in Toronto and not be "Fair" conscious. The little folk songs undoubtedly had a homely charm of their own, but to Torontonians and visitors to the city a "Fair" means but one thing—a large

## Shops and Other Things

The Old Gold Shoppe has just received from over the sea another shipment of Heirloom Jewelry... of lockets and chains, heavy Victorian bracelets, curiously wrought sh chokers and other pieces of historic-looking jewelry that is the rage just now. You hardly find dressed these days without a piece of "Heirloom" jewelry. Give that "romantic" look which is important. Nowhere have I seen such a profusion of gorgeous old jewelry as I did today at The Old Gold Shoppe... what romances some of those rare pieces could tell! They are assembled for your inspection in the luxurious setting of The Old Gold Shoppe at 139 Yonge St. Here you can always purchase antique jewelry of exceptional merit.

Smart women are delighted at the opening of Dora Bloom's unique dress Salon. She has paid 11000 Ave. a sincere compliment in choosing that district.

The interior of the Salon takes you right back to England in the early nineties... pale lavender striped walls... on the floor a rich carpet of rich amethyst. The Salon itself is round... the extra large fitting rooms have walls of quilted silk. The furniture is "Early English"... everything is keeping.

As you would expect, Dora Bloom has dresses that you will find nowhere else in Canada... she has imported from New York the very pick of this year's triumphs. No "Deb" could fail to make a stir in any one of the evening frocks I saw... one particularly took my fancy, a white embroidered in gold, wine coloured velvet bows and a fully corseted bodice... adorably young, yet very sophisticated. Another delicious white starched cotton... sheer romance for any "deb". A floating white chiffon together with a sleeveless jacket giving you an indispensible dinner frock. Breathing 5th Avenue was a cocktail dress in the new vintage shade with an absurd little hat to match. This is indeed a unique collection of finery... each dress an original and destined to place Dora Bloom in a class by herself. By the way, she is very proud of her Canadian models, too. Sizes start from 9... which speaks for itself. How many tiny women excuse themselves shopping in New York because small sizes can't be had here?... a very real complaint up till today.

Dora Bloom is one of those very rare people... a born designer and happily for brides she has a positive genius for bridal dresses. Toronto women should feel flattered that she has refused many tempting New York offers and is determined to fill the long felt want in Toronto of an exclusive dress Salon... whose prices are not outrageous... for sophisticated women. Dora Bloom, 319 Edlington Ave. at Avenue Road, Mayfair 3100.

Making bread at home, unfortunately, has become a forgotten art... it's probably the reason that people come from all over the City to get Miss Scarth's home-made bread at The Cake and Gift Shop. For bread is something very special... hard to realize that such a treat may be had for 11 cents! It has that light texture that is never achieved by bakers' bread... what is more delicious for tea than thinly sliced home-made bread and butter?

Such a small shop with such a reputation... their cakes are in a class apart... they really are the most luscious things ever baked and you won't find such icing anywhere else. Of course many people know about these cakes, but if you don't... give your family a treat and take one home... and some bread!

The Cake and Gift Shop at 150 Front Street West, Kl. 3986.

It's the most gaily unusual place to shop in town... they've decked it with all the delights of Christmas. It's... stocked it with the smartest, merriest cards you've ever seen. They're specialists in hand painted waste baskets... done to match your room. They're hoping that you'll get in before the Christmas rush begins and before all the best things have gone. The Green-wich Village Flower and Gift Shop, 70 Gerrard St. W., Wav. 5755.

A gift from Kents signifies something precious and distinctive. It might be anything from a pewter corkscrew to a diamond watch... whatever it was it would be a very special present. This year the Kents Dresden ladies in their lace-trimmed aprons are highlights in this shop of treasures... if you're a collector of rare glass you'll glory in the Lalique pieces they have. Exquisite china parrots are destined to brighten someone's Christmas... never saw a finer assortment of cups and saucers... cocktail and coffee sets. Of course it's not necessary to remind you that Kents have the reputation of having an unusually fine collection of precious jewels... watches and rings. Take your Christmas Shopping list to Kents and in no time it will shrink to nil... making you amazingly popular among your friends this year!

Kents, 144 Yonge St. El. 9401.

Have you ever tasted fried chicken cooked by a real Kentucky chef? Or a frizzingly hot steak... and if you appreciate good food superbly cooked, have your dinner at The Georgiana, 841 Bay St., and if you want to book a table call Ra. 7869.



"DANSE CHINOISE" from Tchaikowsky's "Nutcracker Suite," as interpreted by the Kehoe and Heddie puppets at the Canadian Handicraft Guild exhibit at the Royal Winter Fair and Horse Show.

—Photograph by Ellsworth Flavelle.

scale superbly organized affair composed of well-mannered, good-natured crowds, vast buildings, lots of noise, lights, glitter, ceremony and enough colorful pageantry literally to leave you gasping and rocking on your heels. There you will find the finest, sleekest animals in the land curried, manicured and powdered to magnificent perfection; fruits, flowers and grains of incredible size and beauty; and a composite picture of the lives, aims and activities of Canadians all under one roof.

The Royal Winter Fair and Horse Show was opened officially by Premier Duplessis of the sister province of Quebec before a top-hatted audience on the evening of the first day. Unofficially it had been torn wide open early in the morning with the arrival of thousands of school children who, on their departure, left everyone connected with the Fair—including the livestock—limply feeling that anything to follow would be an anticlimax.

### Puppets' Welcome

THE Official Opening was preceded by several smaller openings. Lady Elgin who with her daughter had accompanied Lord Elgin from England to Toronto where he is judging at the Fair, officiated at the opening of the exhibit of the Canadian Handicraft Guild. An interesting sidelight was the performance given for Lady Elgin by the Kehoe and Heddie puppets which formed part of the Guild's exhibit. Puppets dressed as "pearlies" in typical Coster costume made their own speech of welcome to Lady Elgin in authentic Bow Bells dialect, bowed gracefully and presented their distinguished visitor with a miniature basket filled with yellow baby mums tied with a yellow bow. Then they proceeded into the gay strut of "The Lambeth Walk" to its music.

With hundreds of others, we found this exhibit one of the most absorbing in the show. The puppets' repertoire

of dances is an enormous one and varies from that of the "Lambeth" to Balinese and other native dances. Kehoe and Heddie, who have a collection of 2,300 puppets, have the distinction of being the only Canadian members of the American Puppeteers' Society, and have given performances with the Toronto Symphony Orchestra as well as that of Cleveland.

After the performance we went "backstage" and were given an exhibition of the manner in which the strings guiding the movements of the puppets are manipulated. It looked so simple—a few deft motions of the hands with the large wooden hand-piece to which the strings are attached and the little figures became animated and almost human. Then we tried it—only to discover that the first thing one must learn is how to make the puppets stand on the floor of their stage. A fraction of an inch too much slack, and the puppets went into drunken helpless attitudes; another fraction too taut and their feet were dancing in space.

### Flower Pictures

WE SHALL be much surprised if some smart decorator does not seize on the idea offered by "The Little Gallery of Living Pictures"—part of the flower exhibit—and arranged by a committee in aid of the Canadian National Institute for the Blind. "Living Pictures" are charming arrangements of real flowers set in walls and lit by concealed lighting from within to give the effect of still-life paintings. Imagine being able to vary the "paintings" of a room from week to week, from season to season, from mood to mood!

The first week's pictures were done by prominent women of the city. Mrs. Ely's, for instance, was called "Victorian"—an exuberant arrangement of callas, geraniums, mums, purple grapes, carnations, artichokes and persimmons in an old Stafford-

shire soup tureen set on a paisley scarf with a background of wistaria velvet. Mrs. F. Y. McEachern's "Harmony" was a deft arrangement of bronze orchids in a small gilded bronze vase on a marble base, against a background of richly glowing tan satin.

Apparently opening an exhibit does not mean seeing it, too, and while there we met Lady Middleton accompanied by Lady Elgin and her daughter, who had returned to see it informally and leisurely. Later we glimpsed the little group laughingly emerging from the miniature garden of a miniature cottage against which they had posed at the request of a photographer.

Outside the "Little Gallery" was an Italian street stall and push-cart "done" by Lady Eaton and her two debutante daughters, the street-stall an authentic corner of Italy with its cones of honey, baskets of eggs, vegetables and flowers massed together in picturesque confusion—authentic even to the canary which flitted back and forth in its tiny cage on a shelf at the back of the stall. The latter was a source of anxiety to Miss Nella Jefferis, who was one of the ladies in charge that evening. Would someone remember to place a cover over him as a protection against the drafts of the building when it closed that night? Had he enough food and drink?

### Pomp and Circumstance

FOUND our way at last to the Coliseum with its tanbark ring bordered by red and white carnations. With one eye we watched the dramatic musical ride of the Royal Dragons in their red coats, gleaming helmets and lances from which fluttered red and white pennants; and at the same time, kept the other eye on the fashionables and notables as they entered to take their seats in the boxes. Among them, accompanied by their top-hatted escorts, were two beautifully gowned debs who as they entered nonchalantly munched at two big rosy apples from the Apple Exhibit with fine disregard for white kid gloves.

We tore our eyes away and concentrated on the Official Opening which was about to begin. The Dragons, after the charge which marked the conclusion of the musical ride, lined up at one side of the ring facing the centre. The International Army Teams rode in. With a fine beating of drums and blare of brass, a military band took up position in the centre. Even the well-trained mounts of the Dragons and the Army teams were infected by the excitement, and danced excitedly in spite of their riders' efforts to keep them under control. Then the electric moment when, as their national anthems were played and the audience stood, each Army team advanced at the salute. I tell you it was thrilling! Premier Duplessis, accompanied by Mr. Gordon Perry, entered the ring, opened the Show, the great Union Jack fluttered down open from the ceiling above. The "Royal" was open.

It cost me four dollars but I figured I was lucky to get out of it at the price. I would have my stockings and the consolation of having short-circuited the system. When the stockings arrived they were pink, and rayon-plated to just below the knee where they merged into pink cotton fleshings.

### With Best Wishes

AND that is the reason I intend to answer the chain letter before me. But I am going to answer it in my own way. Instead of the prosperity wish at the head of the letter I have selected one of the fancier imprecations out of my constant work of reference, the Book of Deuteronomy. And I am going to send it, not forward, but back to the last name on the list.

"Please copy this letter and send it back to the friend who sent it to you" (I will say). "If you break the chain you will be smitten with inflammation and extreme burning, with emeralds and scabs and itch and the botch of Egypt."

I shall thus set the whole system into diabolical reverse. It will probably travel fast, gathering curses as it goes. I can't imagine what that distorted soul, the instigator of the present chain, will do when it finally drops, smoking sulphur, into her letter box. That's something for her to worry about.

## THE DISTAFF SIDE

"Do Not Break This Chain - -"

BY MARY LOWREY ROSS

THE following communication dropped into my letter-box the other day:

"Trust in God who supplies all our needs."

"Send this letter to five people to whom you wish prosperity, it must be mailed twenty-four hours after receiving it. Mrs. A—received \$30 nine hours after mailing and Mrs. B—\$40 after mailing eleven hours."

"This is definite to all who say the prayer alone. Mrs. C—broke the chain and lost all she had. This brings prosperity eleven days after mailing. Omit top name and add your own to bottom of (enclosed) list."

"Send no money."

As you probably remember the chain letter business was taken over in recent years by the hard-headed promoters who are always ready to seize on a beautiful spiritual idea and make a good thing of it. The sample before me however seems to indicate that something, maybe the Crisis, maybe Mr. Orson Welles' Martian scare, has sent the nation humbly back to its knees; or at any rate to its correspondence pad.

This letter is going to be answered. And because of my unhappy experience as a one-time member of the chain-gang it is going to be answered in a new and I hope really effective way.

### They Really Came

IT WAS the silk-stocking chain that caught me as it caught every other woman in the land. Unfortunately I was the last woman to get caught. With the exception of myself and a magnetic survey party that had been locked in the Arctic for a year, everybody else was already entangled. The system was this: a friend proposed that you send her a dollar and the names of three friends each of whom would contribute a dollar. You would then receive three pairs of silk stockings for the price of one. I don't know what was the economic basis of the silk-stocking chain-system, but it seems to have been as wonderfully and hazily balanced as a tower of

matches on an empty beer-bottle. However it sounded pretty dazzling. For one dollar I could have three new pairs of silk stockings at once and not have to embarrass my escort too much if my stocking sprang a run. So I sent along my dollar, only to discover that my three friends had no other friends who would come into the gamble; in fact, so quickly had the poison spread, they hadn't three friends of any kind left in the world. There was a great deal of furious phoning back and forth, involving several estrangements; and in the end I sat down at my typewriter and with my eyes shut stabbed out the names of three imaginary friends. They were:

Mrs. Ahyam (Beirut)  
Mrs. Gde (Bali)  
Mrs. Hyo (Kobe)

It cost me four dollars but I figured I was lucky to get out of it at the price. I would have my stockings and the consolation of having short-circuited the system.

When the stockings arrived they were pink, and rayon-plated to just below the knee where they merged into pink cotton fleshings.

"Please copy this letter and send it back to the friend who sent it to you" (I will say). "If you break the chain you will be smitten with inflammation and extreme burning, with emeralds and scabs and itch and the botch of Egypt."

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Simpson's announces that Andre, a distinguished young originator of exclusive custom-made furs, cloth wraps, coats and suits, has joined the staff of the St. Regis Room. Appointments may be made at any time.

*Simpson's*

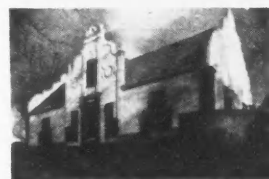


A herd of impala graze in sunshine and shadow.

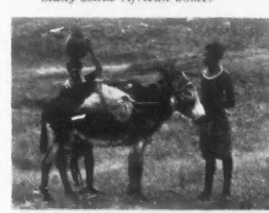
## Sunshine and Shadowed depths in

### SOUTH AFRICA

CONTRAST the sunlit South African cities with the natural marvels of this huge, unchanging land. Visit Johannesburg, the "gold city"... dreamy Durban, stately Capetown... then see the chaotic ramparts of the Drakensberg, the thundering whiteness of Victoria Falls... the mysterious Zimbabwe ruins... the hushed, eerie grottos of the Cango Limestone caves. Although you travel in modern comfort, you'll find South Africa's beauty unaltered. Discuss arrangements with your travel bureau for a trip this year.

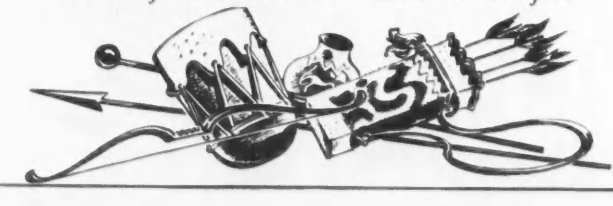


Villa in South Africa typical of many South African homes.



On the way again. Master and beast both bear a burden.

### Thrills of the Primitive in Civilized Comfort





# SOCIAL WORLD

BY BERNICE COFFEY

## Standard Presented

PRESENTATION of a standard by

His Excellency the Governor-General of Canada to The Governor-General's Horse Guards, took place in a colorful ceremony on Wednesday, November 23, in the University Avenue Armouries, Toronto. The Commanding Officer of the regiment, Lieut.-Col. A. E. Nash, M.C., A.D.C., and Mrs. Nash, and the honorary Lieutenant-Colonel, Lieut.-Col. R. Y. Eaton, and Mrs. Eaton, were in the Mess after the parade to receive the guests, among whom were numbered: Major Russel P. Locke, E.D. and Mrs. Locke, Lieut.-Col. H. H. Madill and Mrs. Madill, Mr. and Mrs. George Rayner, Hon. Charles McCrea and Mrs. McCrea, Hon. J. Earl Lawson and Mrs. Lawson, Hon. George S. Henry and Mrs. Henry, Mr. Geo. Wilson, Mr. and Mrs. John McKee, Lieut.-Col. A. M. Thomas and Mrs. Thomas, Lieut.-Col. J. Everett, M.C., V.D., and Mrs. Everett, Lieut.-Col. W. L. Rawlinson, M.C., V.D., and Mrs. Rawlinson, Col. R. T. Hall, V.D., and Mrs. Hall, Col. J. E. L. Streight, M.C., V.D., Lieut.-Col. N. King Wilson, V.D., and Mrs. Wilson, Lieut.-Col. A. W. Moore, V.D., and Mrs. Moore, Major F. Hilton Wilkes, V.D., and Mrs. Wilkes, Major the Rev. N. Clarke Wallace and Mrs. Wallace, Major E. T. Poynton, Lieut.-Col. F. S. Park, O.B.E. and Mrs. Park, Lieut.-Col. W. Forsythe, V.D., Major W. E. Ogden, E.D. and Mrs. Ogden, Col. R. D. Rudolf, C.B.E., Lieut.-Col. A. E. S. Thompson, V.D., and Mrs. Thompson, Mr. and Mrs. Arthur Van Koughnet, Mr. and Mrs. S. C. Snively, Mr. and Mrs. B. K. Sandwell, Mrs. Norman Perry, Capt. Very Rev. Dean Riley, Major-General V. A. S. Williams, C.M.G., D.S.O., His Honor, Judge James Parker and Mrs. Parker.



MRS. F. BARCLAY ROBINSON, President of the Junior League of Montreal. An unusually interesting event of the season will be the "Snow Ball" to be given under the League's auspices at Montreal on December 23.

—Photograph by Netman.

Mr. and Mrs. J. Harold Crang, Mr. and Mrs. A. H. Cox, Mr. Ian S. Walde, Mr. and Mrs. J. Kemp Walde, Major Kenneth Lander and Mrs. Lander, Miss Elizabeth Barrows, Brig.-Gen. D. C. Draper, C.M.G., D.S.O. and Mrs. Draper, Capt. Stuart C. Bate and Mrs. Bate, Mr. W. J. A. Lambe, Mr. and Mrs. C. George McCullagh, Maj.-Gen. T. V. Anderson and Mrs. Anderson, Brig. W. H. P. Elkins, C.B.E., D.S.O. and Mrs. Elkins, Lieut.-Col. E. L. Caldwell, M.C. and Mrs. Caldwell, Air Marshall W. A. Bishop, V.C., D.S.O., M.C., Capt. Sir Frederick Banting, M.C., Dr. and Mrs. C. F. Abbott, Capt. Eric Acland and Mrs. Acland, Lieut.-Col. G. M. Alexander, M.C., V.D., Lieut.-Col. H. R. Alley, O.B.E. and Mrs. Alley, Mr. and Mrs. M. G. Angus, Lieut.-Col. F. Logie Armstrong, O.B.E. and Mrs. Armstrong, Miss Joy Armstrong, Mr. and Mrs. J. J. Ashworth, Mr. and Mrs. H. R. Bain, Mr. and Mrs. W. B. Cleland, Mr. and Mrs. C. L. Burton, Capt. E. S. Crease, M.M. and Mrs. Crease, Major Gordon Gayford, M.C. and Mrs. Gayford, His Worship Mayor Ralph Day and Mrs. Day, Capt. W. E. Gillespie and Mrs. Gillespie, Inspector Thomas Crosby, D.C.M. and Mrs. Crosby, Col. H. D. L. Gordon, Col. O. S. Hollinrake, Lieut.-Col. J. H. Laurie, M.C., V.D. and Mrs. Laurie, Mr. and Mrs. J. E. Atkinson, Hon. Mr. Justice E. R. Chevrier, Major F. Arnoldi, D.S.O.

## Art of Living

DR. WILLIAM Lyon Phelps took as his subject, "The Art of Living," at the annual Thanksgiving party of the American Women's Club, on November 24 at the Arcadian Court, Toronto. Distinguished guests at the head table included Principal and Mrs. Walter T. Brown, Sir William Mulock, Mr. Herbert C. Hengstler, United States Consul-General; Dr. and Mrs. George Pidgeon, Commandant and Mrs. Roy S. Bowland, Dr. Phelps and officers of the Club who included, Mr. and Mrs. Harry Endean, Mr. and Mrs. Charles Potter, Mr. and Mrs. Ashton B. Cooper, Mr. and Mrs. A. H. Vanderburgh, Mr. and Mrs. John C. Millar, Mr. and Mrs. William A. Rooney, Mr. and Mrs. Robert E. Diven.

## Hunt Ball

AMID decorations of cedars and Hunt colors, national flags of visiting teams, fox masks and brushes, the Toronto and North York Hunt Ball took place at the Toronto Hunt on Friday, November 18, one of the gayest events taking place during the weeks of the Horse Show.

Among those entertaining before the Ball were: Lady Eaton, M.F.H., Mr. Aileen Snowden, M.B., Mrs. Latham Burns, Mr. and Mrs. Gordon Shaver, Mr. and Mrs. Harrison Gilmour, Mr. D. L. McCarthy, K.C., Mr. and Mrs. Alfred Bunting, Mr. and Mrs. E. James Bennett, and Mr. and Mrs. Schmon of St. Catharines, Ont.

Some of those present were: Colonel R. Y. Eaton, Mr. R. R. Brown, Mr. R. A. Laidlaw, Mrs. Harry MacKendricks, Mr. E. P. Taylor, Mrs. O. D. Robinson, Lady Eaton, Mr. N. L. Nathanson, Mrs. H. C. F. Mockridge, Miss E. Ellsworth, Miss Joyce Plummer, Mr. and Mrs. H. R. Bain, Mrs. A. D. MacLean, Major and Mrs. Schuyler C. Snively, Major and Mrs. Clifford Sifton, Mr. T. I. Hollinrake, Mr. Aemilius Jarvis, Mr. and Mrs. C. George McCullagh, Mr. Leo A. Dorfman, Capt. J. W. Flanagan, Count W. Bieniewski, Mr. and Mrs. C. L. Burton, Mrs. D. L. Gillespie, Mr. George D. Leacock, Mr. and Mrs. Main Johnson.

Out of town guests included: Mr. G. A. P. Brickenden, Mr. and Mrs. Watkins, Lt. Col. J. E. Smallman, London, Ont., Mr. and Mrs. Arthur Schmon, St. Catharines, Ont., W. F. McBride, Montreal, Mr. W. B. Champ, Mrs. A. V. Young, Hamilton, Ont.

## Motor Debutantes

HIS Honor the Lieutenant Governor of Ontario, accompanied by Mrs. Albert Matthews will formally "open" the National Motor Show in Toronto on Saturday evening, November 26. These official ceremonies will usher in a week of brilliant entertainment as a background to the premiere of the 1939 motor cars.

The reception of His Honor the Lieutenant Governor and Mrs. Matthews by Mr. C. W. Churchill, the president, and the directors of the Canadian Automobile Chamber of Commerce, will take place in the mezzanine foyer. Here a clever and



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original admixture of Victorianism with Regency is to be the theme of the new decor, in a unique combination of white with wine red and bottle green. The young Toronto artist, Edward Noffke, is responsible for the sophisticated design.

The motor debutantes will be given an elaborate setting, framed in a color scheme of copper, nautical blue and gold, shot through with modernistic silver trappings.

Prior to the opening of the National Motor Show, His Honor the Lieutenant Governor and Mrs. Matthews will be guests of honor at a dinner party to be given in the York Club, Toronto. Mr. C. W. Churchill, of Windsor, on behalf of the directors of the association will be the host on this occasion. The invited guests include: Hon. G. Howard Ferguson and Mrs. Ferguson, Toronto; Col. and Mrs. R. S. McLaughlin, "Parkwood," Oshawa; Mr. and Mrs. John D. Mansfield, Windsor,

Mr. and Mrs. Wallace R. Campbell, Walkerville; Mr. H. J. Carmichael, Oshawa; Mr. and Mrs. C. E. McTavish, Oshawa; Mr. and Mrs. C. H. Carlisle, Toronto; Mr. and Mrs. A. E. Carr, Detroit; Mr. and Mrs. Ross McKinnon, Chatham; Mr. and Mrs. Melville S. Brooks, Windsor; Mr. and Mrs. T. A. Russell, Mr. and Mrs. J. L. Stewart, Toronto; Mr. and Mrs. G. Harrison Smith, Mr. and Mrs. R. A. Stappels, Mr. and Mrs. J. A. Hearn, all of Toronto, and Mr. and Mrs. Frank Morton, Hamilton.

Many cocktail parties will precede the formal opening of the Motor Show, when hosts and hostesses will take their guests on to the dinner dance atop the Promenade Deck, there to witness the fashion show and cabaret. Among those who will entertain are: Mr. and Mrs. H. Victor Tyrrell, Major and Mrs. Lawrence Junkin, Mr. and Mrs. J. L. Stewart, Dr. Victor Large, Mr. and Mrs. J. A. Brockie, Mr. Glen Bannerman, Mr. A. D. O'Donnell, Mr. and Mrs. Bruce Young, Mr. L. I. Odette, of Tilbury; Mr. Alex. Miller of Windsor; Mrs. Harold Cassidy, Mr. and Mrs. A. D. Crews, Oshawa; Mr. and Mrs. C. E. McTavish, Oshawa; Mr. G. R. Donaldson, Kitchener; Mr. D. C. Carlisle, Mr. and Mrs. W. E. Reburn, Mr. and Mrs. Rupert Bruce, and Mr. and Mrs. Royden D. Kerby.

## January Nite

JANUARY NITE, a gala event by the Hospital Aid of Women's College Hospital, is being planned for Saturday, January 21, at the Royal York Hotel under the convener-ship of Mrs. W. C. Douglas. January Nite was inaugurated and carried on for many years under the leadership of the late Mrs. W. R. Jackson. Last January Nite was attended by over 3,000 people. The entire convention floor of the hotel has been taken over by the committee this year. There will be bridge, dancing, lucky numbers and many novelties. The committee assisting includes: Mrs. W. C. Gardiner, Mrs. Edward Archibald, Mrs. R. A. Gledhill, Mrs. J. W. Hathway, Mrs. T. H. Whatnough, Mrs. F. W. Bradwin; also the executive, which includes Mrs. Walter F. Smith, Mrs. J. Arthur Barber, Mrs. Allan Jackson, Mrs. Richard Maddocks, Miss Charlotte North.



MRS. ANSON MCKIM, assistant chairman of the Junior League of Montreal's "Snow Ball" to take place on Friday, December 23, under the gracious patronage of Their Excellencies the Governor-General and the Lady Tweedsmuir.

—Photograph by Netman.

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# CONCERNING FOOD

## How Shall I My True Love Know?

BY CYNTHIA BROWN

THERE are dozens of reasons why sauces have always played a prominent part in cookery. Some of the reasons are even interesting. I discovered one for myself in France last September when confronted with steamed snails. I have unwittingly eaten a lot of strange things in my time, including my own words, but nothing in my career had prepared me for snails for luncheon. Yet there they were; everyone else was taking them calmly, even appreciatively, and when in Rome, I'll burn Roman candles with anybody. And then I saw the sauce. In that wine and egg sauce, I think I could have eaten beetles. Snails alone, in case you are interested, have all the allure and delicacy of texture, when properly steamed, of boiled elastic bands, and much the same flavor. To turn that kind of merchandise into food is one of the reasons for sauces.

In the Middle Ages, strong and pungent sauces were a feature of every meal. By the rules of the Church, universally obeyed until the 16th Century, people had to eat fish often. Fish travels badly. To mask a strong flavor with a stronger was part of a cook's duties. Herbs known for their medicinal use helped balance the rich and oily foods served in such profusion on feast days and holidays and gradually became associated, in sauces, with certain foods.

To tempt appetites failing from sickness or wounds made another good reason for sauces. The calming effect of mint, for example, was well known in the East, and its happy effect on the digestion of young, gelatinous meat. What if it was supposed to be fatal to the wounded? There were probably always too many wounded hanging around in those days anyhow.

NOW to know what you are offered in a restaurant, not just to guess at it, is the beginning of a successful meal away from home. Chefs often get larky with words on the menu for the day, but there are a flock of names that have become standardized. Run your eye down these—you'll find them useful to know. Here are the names, and a condensed account of the chief ingredients of popular sauces today.

*Aoli.* Garlic-flavored bread and oil sauce.

*Allemande.* White stock sauce; cream, egg yolk, lemon juice.

*Aurore.* Béchamel colored faintly pink with tomato or lobster butter.

*Béarnaise.* Butter sauce; shallots, tarragon, egg yolk; the same with mint, *Sauce Pailoise*.



MISS NANCY COURTNEY, debutante daughter of Mr. and Mrs. D. G. Courtney, of Ottawa. —Photograph by Karsh.

*Béchamel.* Smooth white foundation sauce. Half veal or chicken stock, half milk, onion, carrot.

*Beurre noir.* Butter, browned and mixed with anchovy and tarragon.

*Noisette.* The same, less brown.

*Blanquette.* Rich white sauce.

*Bretonne.* White sauce with cut leeks, celery, truffles.

*Cardinal.* White fish sauce, lobster butter, cream, lemon juice.

*Chantilly.* Béchamel with whipped cream; cold, with horseradish cream.

*Châteaubriand.* Rich brown sauce, white wine, currant jelly.

*Colbert.* Rich reduced brown gravy. Various flavors.

*Creole.* With tomato, pimento, wine.

*Cussy.* Brown sauce; reduced game stock, sherry.

*Duxelles.* Brown sauce, tomato, mushrooms.

*Espagnole.* Brown foundation sauce. Mushrooms, reduced stock.

*Fermière.* Brown onion sauce with ham.

*Génoise.* Fish stock with wine and mushrooms.

*Hollandaise.* Rich butter sauce with egg yolks.

*Impératrice.* Reduced chicken stock, white sauce, cream.

*Indienne.* Curry.

*Italienne.* Espagnole with mushrooms, tomato, white wine, shallots.

*Lyonnaise.* Béchamel with tomato, garlic or onions.

*Madère.* Brown sauce, tomato, Madeira.

*Maintenon.* Rich onion sauce with eggs.

*Malaga.* Brown sauce, shallots, reduced brown gravy, port wine.

*Marguery.* White sauce, shrimp purée, cream.

*Melba.* Shallots, tomato, egg yolk, wine.

*Mousseline.* Light and frothy. Foundation, *Hollandaise*, tomato, *sauce verte*.

*Normande.* Creamy yellow sauce. Fish stock, egg yolk, cream, wine.

*Pauvre Honore.* Brown sauce, anchovy, tomato, vinegar.

*Polonaise.* White sauce, sour cream, horse radish.

*Poquette.* White sauce, egg yolk, lemon juice.

*Printanière.* White sauce, cubed fresh vegetables.

*Provençale.* Olives, tomato, garlic.

*Ravigote.* Hot. White sauce, chopped herbs, shallot, tarragon.

*Cold.* Green herb-flavored mayonnaise.

*Robert.* Brown; fried onions, mustard, wine vinegar.

*Soubise.* Rich smooth onion sauce.

*Suprême.* Very smooth white sauce; reduced chicken stock, egg yolk.

*Tartare.* Cold. Mayonnaise, herbs, capers, gherkins, french mustard.

*Veloute.* Foundation sauce. Rich, velvety white sauce.

*Verte.* *Ravigote* sauce, greened with spinach or sorrel, butter.

In addition to the above, every diner-out should know that—

A *l'impératrice* usually means chicken is involved and probably with rice.

*Andalous.* *Portugaise.* *Provençale* will have onion or garlic, and probably tomato.

*Sauce russe* may mean almost anything, but is sure to include sour cream and horse radish and probably beet.

*Morue* will contain cheese.

A *l'egyptienne* includes lentils and onions.

*Maitre d'hôtel* drawn butter, parsley, lemon juice, either hot or cold.

*En Matelote* is a stew, one or more kinds of fish with vegetables.

*Jardinière* is not something served in a flower-pot, but soup or an entrée involved with diced vegetables.

So much for recognizing the creations. Now for creating them, or one or two of the more important, at home.

**Béarnaise**

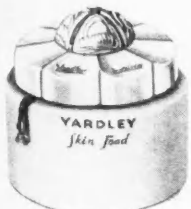
TAKE 2 tablespoons tarragon vinegar, add 1 teaspoonful finely chopped shallot. Cook until the vinegar is reduced one-half. Strain into double-boiler, add 2 egg yolks which have been mixed with a very little concentrated brown stock (Oxo or Bovril and water perhaps for convenience's sake) all put through a strainer too. Stir constantly over hot, but not boiling water. Now add 4 tablespoons of butter, cut up and dropped in bit by bit, 1/4 teaspoon salt, 1/8 of cayenne and 1/2 teaspoonful of chopped parsley or chervil and tarragon. It should be thick and unctuous, half the trick is to keep beating it until it is thick and smooth and not to let it boil. It is, of course, one of the Classic Sauces.

**Béchamel**

CHOP and lightly brown in butter one carrot and one onion, add 1 1/2 cups white stock—finned chicken or veal soup strained is admirable when home-made stock is not on hand—and one bay leaf, a few peppercorns and a sprig of parsley. Cook this 15 minutes. In another saucepan cook 1/4 cup butter and 1/4 cup flour together, gradually adding the strained stock which should now amount to 1 cupful, with 1 cup of milk. Season again with 1/2 teaspoon salt and 1/4 teaspoon pepper. Mushrooms, even just the stalks and trimmings, or some chopped celery cooked with the carrot and onion, give a very special flavor. This is less nuisance than it sounds, very fortunately I feel sure, and is as different from ordinary white sauce as good cooking is from the complete unimaginative sort we all deplore. All good sauces require care and a little bit of skill. They are well worth it. How else could anyone, even the thrifty French, turn snails into palatable food?



BY APPOINTMENT

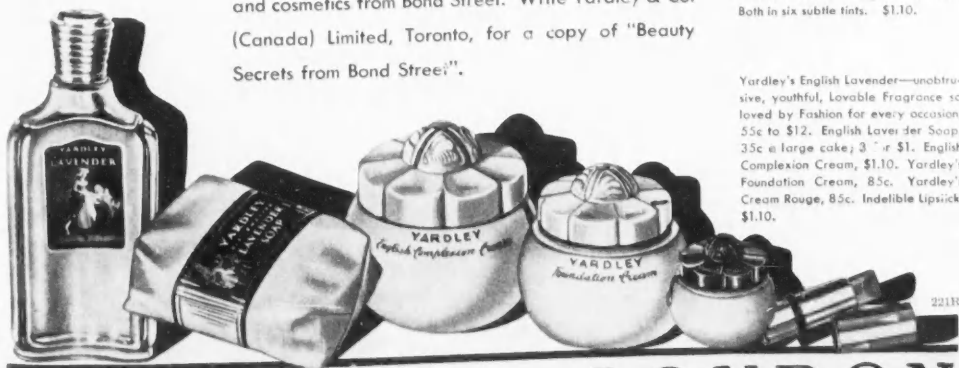


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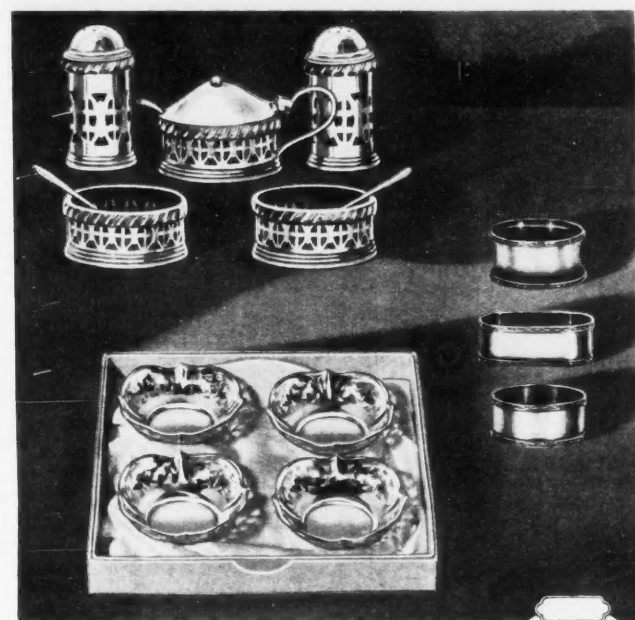
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# CANADIANS IN LONDON

## The Pageantry Still Goes Merrily Along

BY MARY GOLDIE

LONDON is a city of pageantry. Accustomed as they are to seeing these processions each year, the enthusiasm of the English crowd does not diminish. This week we have already had two such events, with the third, and most impressive—the Armistice Service at the Cenotaph—taking place tomorrow. I always endeavor to watch as many of these historical pageants as I can, not only to see the beauty and glitter of the uniforms and to hear the bands, but to mingle with the crowd and to listen to that English humor which I find so entertaining. This humor was greatly in evidence at the Lord Mayor's Show yesterday when the crowds were very dense, when it was practically impossible to see anything except the banners and the heads of those taking part and when the occasion was one calling forth considerable amusement, as the Lord Mayor's Show is like nothing else in the world. It is the Lord Mayor's day of days, and the participants in the procession, as well as the onlookers, enter into the spirit of it with gaiety. The crowd was below when I witnessed the beautiful and imposing State Drive of the King and Queen on the occasion of the Opening of Parliament. From an office window high above Whitehall I saw this impressive scene, like something out of a fairy story, with the King and Queen driving along that broad street in the golden State Coach. But I missed being in the crowd and missed hearing the remarks of those gathered along the route, some of whom had stood there for hours.

### Black Canadians

I WAS interested in seeing, one evening recently when I dined at their flat, a lovely picture of Kreighoff of which Mr. J. H. Pangman, manager of the Bank of Montreal, is justly proud. Speaking to Mr. Pangman for a few moments at the reception at the Tate Gallery on the occasion of the opening of the Canadian Art Exhibition, he told me of this picture. It is a small but very beautiful example of the work of this now famous artist and when it was presented to Mr. Pangman by a friend, was in rather a bad state, dirty and unimpressive. But after having been sent to a picture restorer in Chelsea who cleaned and repaired it, the beauty of the coloring and the drawing is now very evident. Mr. and Mrs. Pangman have also a number of interesting prints of old



MISS FAITH WATSON, only daughter of Mr. and Mrs. S. B. Watson of Toronto. Miss Watson is now in London where she is studying at London University, and during the summer visited the Continent with Miss Joanne Frankish, also of Toronto. Miss Watson graduated from Miss Edgar and Miss Cramp's School, Montreal.

—Photograph by Pearl Freeman.

Montreal and Quebec in their flat and one of particular interest is a Canadian hunting scene. Living in England one becomes accustomed to seeing many such pictures, but this was the first one I had seen of Canada. There were the men taking part in the sport, clad in their pink coats and seated on their spirited-looking horses. There were the hounds. A strange assembly of natives was gathered together, evidently arguing some point with the hunters, and in this assembly were one or two black men, whose identity seemed rather vague. And the title of the print was something about "Hunting in Montreal." Mr. Pangman told me that he had found it in an old print shop, not in Canada, but here in London!

Another Canadian guest at this gathering was Dr. Skafte of Montreal, who spends the autumn months in England seeing his many friends here, before going to the South of France where he stays during the winter. It seems rather an ideal way of living, that of Dr. Skafte's—the summers at his home on Lake Memphramagog in Quebec, the autumns in England, the winters on the Riviera.

### For the Big Fair

AN ENGAGEMENT of interest was announced this past week. It is that of Miss Joan Bonnycastle, youngest daughter of His Honor Judge Bonnycastle and Mrs. Bonnycastle of Winnipeg, to Captain Henry Rodney de Boissiere Greenwood, Royal Engineers, son of the late Colonel H. S. Greenwood and of Mrs. Greenwood. Miss Bonnycastle has been in London for some time and for part of that period was secretary to Mr. L. B. Pearson of Canada House. Quite recently she left Canada House to take up a position with a Canadian firm of advertisers, to whom I believe we owe the fact that now we see Canadian products advertised on the familiar red buses traveling about London. Miss Bonnycastle shares a house with Miss Alison and Miss Charity Grant of Toronto, and I am told that after her marriage she and her husband will spend two years in India before going to Canada for some time. Captain Greenwood, too, is a Canadian who, though he received part of his education here in England, later went to Kingston where he attended the Royal Military College.

Visitors to Canada House at present may see a model of the Canadian Pavilion to be erected at the World Fair in New York next year. The colored coat-of-arms of Canada which will adorn the front and rear of the building will be specially illuminated.

I heard lately of the activities of a young Canadian woman married and living here in London. She is Mrs. Ronald Cummings who, before her marriage some years ago, was Miss Mary Hendrie of Hamilton, Ontario. Mrs. Cummings is one of the many young women who are playing their part in the Air Raid Precautions scheme which came into such prominence during the crisis. She is busy at the moment following a course of A. R. P. learning the different types of gas which might be showered upon us in the event of war, and learning, too, the methods of protection against such attacks, and the cure of minor



MISS HELEN CUMMING of Windsor, who will sail from Quebec on the Montrose November 29, to join the Canadian contingent living in London. She is well known in Western Ontario for her active interest in the Little Theatre movement.

—Photograph by Artona.

and serious ailments caused by them. Having taken the general course, Mrs. Cummings is now concentrating on the First Aid section. In addition to this I learn that she has become a member of the Victoria League, a society formed with the object of entertaining and looking after students and visitors from different parts of the Empire who are either studying in England or here for a shorter stay. This society does great work, and because of it many young people from the Dominions and Colonies find London a pleasanter place than they would otherwise do if they were in this huge city, alone and without friends. For the members of the League, too, it is an interesting occupation, this meeting and talking to people from the many parts of the British Empire, each with an individual point of view, each following some special profession.

### With the B.B.C.

LAST week a great compliment was paid to a young Canadian who has been in London for some years. Mr. Roderick Hal MacPherson, commonly known as "Sandy," 41-year-old Canadian who has been for the past ten years organist at the Empire Cinema, was appointed to succeed Mr. Reginald Foot as theatre organist to the British Broadcasting Company. He is to give his first broadcast recital in this capacity on November 22nd, two days after he has taken up his appointment.

"Sandy" MacPherson was born at Paris, Ontario and educated at Amherst and at St. Andrew's College, Toronto. He then entered a bank of which his father was manager. He served, during the Great War, with the Canadian Forces and later, after a long illness, obtained a part time job as organist. While holding this position, he received an offer from Metro-Goldwyn-Mayer and was for some time organist at a number of M.G.M. theatres in Canada and the United States. Ten years ago, while



MISS JOANNE FRANKISH, youngest daughter of Mrs. H. M. Balfour of Toronto, who is in London, England, after spending some time on the Continent.

—Photograph by Pearl Freeman.

playing in Syracuse, he was sent to London for the opening of one of his firm's cinemas and to remain six months. The result of this journey was that he has never returned and made a considerable name for himself as organist at the Empire Cinema. His popularity will continue now that he is to be with the B.B.C. but his public will miss the familiar sight of him at the organ in the cinema and will miss, too, the charming programs of music arranged by him for that theatre.

I heard him there just the other day and he received a tremendous ovation (the news of his new position had just been announced) when he and the organ appeared from nowhere and he played for us some excerpts from "La Boheme." This music was very appropriate on that particular day, as the film being shown was "Marie Antoinette" with another Canadian, Norma Shearer, in the leading role.

### Large Family

A RECENT notable event in this country was the opening of a large biscuit factory at Llantarnam in the depressed area of Wales, by Lord Nuffield. The ability of a Canadian is further evidenced by this happening. Mr. Garfield Weston came to England some time ago. He brought with him his wife, also a Canadian, and his eight children. When asked to what he attributed his success, he replied that he gave all the credit to his large family. "If a man has a large family," he is reported to have said, "he simply must succeed!" He has a beautiful house at Slough with plenty of lawn and garden space for all the children to play. The factory which has just been opened covers 2½ acres of ground and 500 people are already engaged. Before the opening ceremony Mr. Weston presided at luncheon, at which Mr. R. B. Bennett was one of the guests.

### TRAVELERS

The Hon. Arthur and Mrs. Murray, who were the guests of the President of the United States and Mrs. Roosevelt at the White House, Washington, and the guests of Their Excellencies the Governor-General and the Lady Tweedsmuir at Government House, Ottawa, have sailed by the Duchess of Richmond on their return to England.

Mr. and Mrs. J. G. Parsons have been the guest of the latter's mother, Mrs. G. D. Boulton, in Toronto, before leaving for Manchuria, where Mr. Parsons will be attached to the American Legation.

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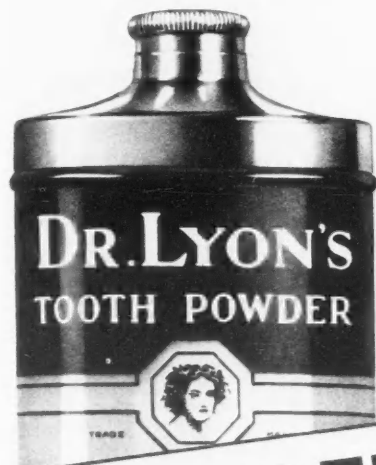


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